

THE
CHASE NATIONAL BANK
OF THE CITY OF NEW YORK

DEPOSITS (DECEMBER 31, 1934) \$1,639,086,386.84

RAND McNALLY
BANKERS DIRECTORY

FIRST 1935 EDITION
PUBLISHED IN MARCH

UNITED STATES GOVERNMENT SECURITIES

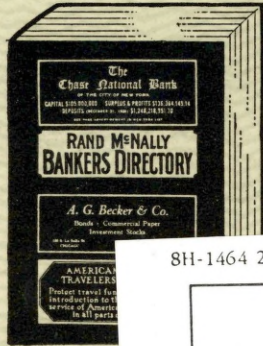
F. R. FENTON & COMPANY
INCORPORATED

111 BROADWAY - - - NEW YORK

AMERICAN EXPRESS
TRAVELERS CHEQUES

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

Provide a BLUE BOOK for each executive



Officers need the up-to-date information in the new BLUE BOOK. It contains complete

everything

ng. » » »

PANY

8H-1464 2M 7-70



LIBRARY

Lamonte

910.1

~~552~~

SAFETY PAPER FOR CHECKS

HOW TO USE YOUR BLUE BOOK

Eleven indexes Answer thousands of everyday banking questions Quickly and Accurately

① STATE INDEXES guide you to the following facts about every bank in the United States:

- name of bank?
- address?
- population of city?
- location on map?
- county?
- year established?
- A B A transit number?
- new bank?
- closed bank?
- savings department?
- trust department?
- bond department?
- safe deposit department?
- member American Bankers Association?
- member State Bankers Association?
- member Clearing House?
- member Federal Reserve System?
- member Investment Bankers Association?
- state bank?
- national bank?
- private bank?
- chairman of the board?
- president?
- vice presidents?
- cashier?
- assistant cashiers?
- treasurer?
- assistant treasurers?
- secretary?
- assistant secretaries?
- comptroller?
- auditor?
- trust officer?
- assistant trust officers?
- directors?
- trustees?
- paid-up capital?
- surplus?
- undivided profits and reserves?
- deposits?
- miscellaneous liabilities?
- loans and discounts?
- U. S. Government securities?
- other securities?
- total resources?
- cash and exchange?
- miscellaneous resources?
- principal correspondents?
- branches?
- successor to?

- merger of?
- former name?
- date of statement?
- Federal Reserve District?

② USDep index points the way to this information about banks in United States' dependencies:

- name of town?
- dependency?
- latest financial statement?
- official personnel?
- types of service?
- Federal Reserve or bankers association membership?

③ CANADA index leads you to these facts about Canadian banks and branches:

- name?
- post office?
- population of town?
- transit number?
- manager or agent?
- paid-up capital?
- location of head office?

④ FOR'GN index is your guide to these data about every Foreign bank:

- name?
- town?
- country?
- official personnel?
- latest statement?

⑤ STOCK EXCHGS index marks the membership list of all the stock exchanges in the United States.

⑥ ATTYS index shows the location of names of bank recommended attorneys for every county.

⑦ LAWS index labels the digests of the banking and commercial laws of all the states in U. S. and provinces in Canada.

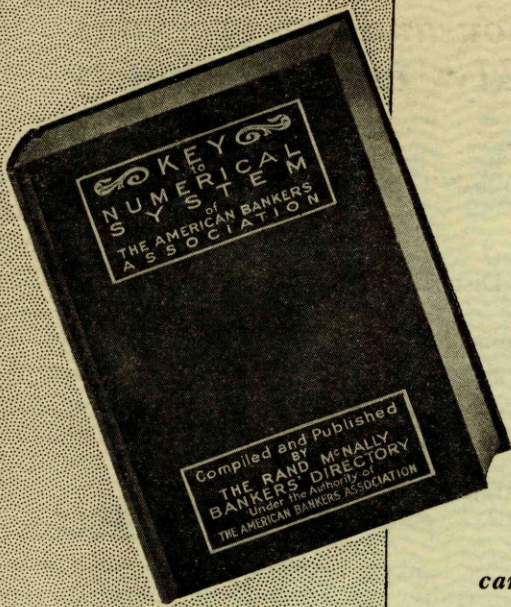
⑧ ACCES index is for the list of nearest banking points to all American non-bank towns.

⑨ DISC TITLES index locates the list of all discontinued bank titles in the U. S.—1930 to '34 inclusive.

⑩ DIRECT index starts the list of names and bank addresses of bank directors in the United States.

⑪ GENERAL INDEX on pages 2 and 3 will tell you how to spot the following important sections:

- Federal Reserve System, page 31
- Federal Home Loan Banks, page 58
- Federal Intermediate Credit Banks, page 55
- Bankers Associations (State and National), page 11
- Bank collection code, page 1936
- Clearing Houses in U. S. and deposit totals, page 61
- Comptrollers Calls, page 16
- Consolidated Capitulation of all U. S. banks, page 63
- Dates of regular meetings of legislatures, page 1769
- Tables of interest rates, rates on sight drafts, and statute of limitations, page 1770
- Investment dealers, Index to, page 3
- Joint Stock Land banks, page 57
- List of National Bank examiners, page 23
- List of State Bank officials and examiners, page 18
- Explanation of numerical system of A. B. A., page 28
- Negotiable Instruments Law, page 1768
- Table of Cardinal Numbers and Commercial Terms in 10 languages, page 29
- Table showing values of Foreign Coins, page 24
- Colored maps of the World, Every State in the U. S., all Continents, Principal Territories, most important Islands, larger U. S. Cities, Index to, page 2



A complete list of American banks listed alphabetically by states and cities, and cross-indexed by transit numbers, \$2.50.

Supplements of transit changes over previous editions are furnished free to each Key Book subscriber.

This book saves more than it costs

YOU can't side-step transit costs. But you can cut them to the "irreducible minimum" with the American Bankers Association KEY Book.

Practically any question in regard to recording and sending items is answered by quick reference to the new KEY Book. Blurred endorsements and checks without transit numbers are handled with no bother at all. Changes in titles, mergers and closed banks are located and verified in a few seconds. Transit letter writing is reduced to copying two numbers only.

If you now spend as much as 30 minutes a day entering and sending transit items, you will find that a new A. B. A. Key Book will more than pay for itself.

The 16th edition KEY TO NUMERICAL SYSTEM OF THE AMERICAN BANKERS ASSOCIATION is supplemented to Sept. 15, 1934. Accurate information is absolutely essential to the efficient operation of the transit department of any bank, large or small. Write now for your copies, we will make shipment immediately upon receipt of your order.

RAND McNALLY & Co., Publishers

536 S. Clark St., Chicago

RAND McNALLY BANKERS DIRECTORY

Trade Mark Reg. U. S. Patent Office

THE BANKERS BLUE BOOK

Trade Mark Reg. U. S. Patent Office

SIXTY-THIRD YEAR

FIRST 1935 EDITION — 118th EDITION SINCE 1872

JANUARY EDITION

CORRECTED TO

MARCH 1935



Official Numbering Agent American Bankers Association

RAND McNALLY & COMPANY

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

NEW YORK

CHICAGO

SAN FRANCISCO

COPYRIGHT, 1935 BY RAND McNALLY & Co.

MADE IN U. S. A.



LIBRARY

CONTENTS

(For Detailed Index See Below)

	PAGE		PAGE
RATES OF POSTAGE	9, 10	UNITED STATES BANKS (For Detailed Index See)	3
BANKERS ASSOCIATIONS	11, 12	DOMINION OF CANADA BANKS (For Detailed Index See)	3
BUYER'S GUIDE	Opposite 8	UNITED STATES AND CANADA INVESTMENT DEALERS (For Detailed Index See)	3, 4
COMPTROLLER'S CALLS	16	UNITED STATES DEPENDENCIES (For Detailed Index See)	3
STATE BANK OFFICIALS AND EXAMINERS	18-22	FOREIGN BANKS	1434-1648
NATIONAL BANK EXAMINERS	22, 23	LOCAL STOCK EXCHANGE FIRMS	1649-1660
VALUE OF FOREIGN COINS	24	UNITED STATES ATTORNEYS	1661-1757
CALENDAR	25	DOMINION OF CANADA ATTORNEYS	1758-1761
NUMERICAL SYSTEM EXPLANATION	28	FOREIGN ATTORNEYS	1762-1767
TABLE OF CARDINAL NUMBERS AND COMMERCIAL TERMS IN TEN LANGUAGES	29	NEGOTIABLE INSTRUMENTS LAW	1768
CENTRAL RESERVE AND RESERVE CITIES	30	DATES OF REGULAR MEETINGS OF LEGISLATURES	1769
FEDERAL RESERVE BANK INFORMATION	31-49	INTEREST RATES, GRACE ON SIGHT DRAFTS AND STATUTES OF LIMITATIONS	1770
FEDERAL LAND BANK INFORMATION	50	DIGEST OF BANKING AND COMMERCIAL LAWS	1771-1935
GOVERNMENT AGENCIES DEALING WITH BANKS	50	BANK COLLECTION CODE	1936-1938
FEDERAL HOME LOAN BOARD INFORMATION	55, 56	(As recommended by the American Bankers Association)	
FEDERAL INTERMEDIATE CREDIT BANKS	57	ACCESSIBLE BANKING POINTS TO NON-BANK TOWNS IN THE UNITED STATES AND CANADA	1939-2041
REGIONAL AGRICULTURAL CREDIT CORP.	58	DISCONTINUED BANK TITLES	2043-2136
JOINT STOCK LAND BANKS	59	DIRECTORS (UNITED STATES AND CANADA)	2137
(See also data under state and town in which located)			
CLEARING HOUSES IN UNITED STATES	61, 62		
(Showing Deposits of Cities in which located)			
CONSOLIDATED CAPITULATION FOR JANUARY 1935	63		
(Showing total number of banks, liabilities and resources by states)			

DETAILED INDEX GENERAL INFORMATION

	PAGE
Accessible Banking Points to Non-Bank Towns in the United States and Canada	1939-2041
Attorneys—United States	1661-1757
Attorneys—Dominion of Canada	1758-1761
Attorneys—Foreign	1762-1767
Bank Collection Code (As recommended by the American Bankers Association)	1936-1938
Bankers Associations	11, 12
Banks, Index to	3
Buyer's Guide	Opposite 8
Calendar	25
Central Reserve and Reserve Cities	30
Clearing Houses in the United States (showing deposits of cities in which located)	61, 62
Comptroller's Calls	16
Consolidated Capitulation for January, 1935 (showing total number of banks, liabilities and resources)	63
Dates of Regular Meetings of Legislatures	1769
Digest of Banking and Commercial Laws in United States and Canada	1771-1935
Directors (United States and Canada)	2137
Discontinued Bank Titles	2043-2136
Federal Home Loan Board Information	55, 56
Federal Intermediate Credit Banks (See also Bank List, under town and state located)	57
Federal Reserve Bank Information	31-49
Federal Land Bank Information	50
Foreign Banks	1434-1648
Foreign Banks—Index to	1434
Government Agencies Dealing with Banks	50
Interest Rates, Grace on Sight Drafts and Statutes of Limitations	1770
Investment Dealers—Index to	3, 4
Joint Stock Land Banks (List of) (For information see city in which located)	59
Laws—United States and Canada	1771-1935
Local Stock Exchange Firms	1649-1660
Maps—Index to	2
National Bank Examiners	22, 23
Negotiable Instruments Law	1768
Numerical System Explanation	28
Rates of Postage	9, 10
Regional Agricultural Credit Corp.	58
State Bank Officials and Examiners	18-22
Table of Cardinal Numbers and Commercial Terms in Ten Languages	29
United States Dependencies	1361-1363
Value of Foreign Coins	24

MAPS

	PAGE		PAGE		PAGE
Africa	1442, 1443	Kansas	432, 433	Oklahoma	990, 991
Alabama	66, 67	Kentucky	470, 471	Ontario	1406, 1407
Alaska	82, 83	Louisiana	496, 497	Oregon	1018, 1019
Arizona	88, 89	Maine	516, 517	Pennsylvania	1028, 1029
Arkansas	94, 95	Manitoba and Saskatchewan	1378, 1379	Philadelphia (Main Portion)	1076, 1077
Asia	1452, 1453	Maryland	526, 527	Philadelphia and Vicinity	1070, 1071
California	112, 113	Massachusetts	544, 545	Philippine Islands	1358, 1359
Colorado	186, 187	Mexico	1624, 1625	Puerto Rico (See West Indies)	1630, 1631
Connecticut	200, 201	Michigan	574, 575	Quebec	1420, 1421
Delaware	216	Milwaukee (Main portion)	1332, 1333	Rhode Island	1114, 1115
District of Columbia	222, 223	Minnesota	603, 609	St. Paul, Minn.	644, 645
(Washington, Main Portion)		Mississippi	654, 655	South America	1636, 1637
Dominion of Canada and New- foundland	1366, 1367	Missouri	670, 671	South Carolina	1120, 1121
England and Wales	1540, 1541	Montana	718, 719	South Dakota	1132, 1133
Europe	1436, 1437	Nebraska	730, 731	Tennessee	1148, 1149
Federal Land and Federal Intermediate Credit Bank Districts	51	Nevada	758, 759	Texas	1170, 1171
Federal Reserve Districts	26, 27	New Hampshire	764, 765	Utah	1230, 1231
Florida	230, 231	New Jersey	772, 773	Vermont	1240, 1241
Georgia	246, 247	New Mexico	802, 803	Virginia	1248, 1249
Hawaii	270, 271	New York	808, 809	United States	52, 53
Idaho	276, 277	North Carolina	902, 903	Washington	1274, 1275
Illinois	286, 287	North Dakota	924, 925	West Indies	1630, 1631
Indiana	352, 353	Nova Scotia, New Brunswick and Prince Edward Island	1386, 1387	West Virginia	1294, 1295
Iowa	388, 389	Numerical Systems Transit Map	14, 15	Wisconsin	1308, 1309
		Ohio	938, 939	The World	6, 7
				Wyoming	1352, 1353

UNITED STATES BANKS

	PAGE		PAGE		PAGE
Alabama	64-80	Kansas	430-468	Ohio	936-987
Alaska	85	Kentucky	473-494	Oklahoma	988-1015
American Samoa	1361	Louisiana	499-513	Oregon	1016-1031
Arizona	85-92	Maine	514-524	Pennsylvania	1031-1110
Arkansas	97-110	Maryland	524-542	Philippine Islands	1361, 1362
California	115-183	Massachusetts	542-571	Puerto Rico	1362, 1363
Canal Zone	1361	Michigan	572-605	Rhode Island	1111-1118
Colorado	184-198	Minnesota	606-652	South Carolina	1123-1130
Connecticut	203-214	Mississippi	657-667	South Dakota	1135-1145
Delaware	217-219	Missouri	668-716	Tennessee	1146-1168
District of Columbia	220-227	Montana	721-728	Texas	1173-1227
Florida	228-244	Nebraska	733-756	Utah	1228-1237
Georgia	244-268	Nevada	761	Vermont	1238-1245
Hawaii	273, 274	New Hampshire	762-770	Virginia	1246-1272
Guam (Island of)	1361	New Jersey	770-799	Virgin Islands	1363
Idaho	274-284	New Mexico	800-806	Washington	1272-1291
Illinois	289-349	New York	806-900	West Virginia	1292-1306
Indiana	350-386	North Carolina	900-921	Wisconsin	1306-1349
Iowa	391-429	North Dakota	922-935	Wyoming	1350-1356

DOMINION OF CANADA BANKS

	PAGE		PAGE		PAGE
Alberta	1364-1372	Newfoundland	1383	Quebec	1413-1427
British Columbia	1372-1374	Nova Scotia	1383-1389	St. Pierre at Miquelon	1427
Manitoba	1375-1381	Ontario	1389-1412	Saskatchewan	1427-1433
New Brunswick	1381, 1382	Prince Edward Island	1412	Yukon	1433

FOREIGN BANKS

	PAGE
Alphabetical Index to Foreign Banks and Bankers	1434
Foreign Banks	1434-1648

INVESTMENT DEALERS

	PAGE		PAGE
Alabama	Birmingham 70	Kansas	Emporia 442
	Montgomery 77		Kanorado 449
			Topeka 464
Arizona	Phoenix 91		Wichita 468
Arkansas	Little Rock 104, 105	Kentucky	Lexington 483
			Louisville 486
British Columbia	Vancouver 1374	Louisiana	New Orleans 509
California	Los Angeles 145	Maine	Portland 523
	Oakland 152	Manitoba	Winnipeg 1381
	Pasadena 155	Maryland	Baltimore 533, 534
	San Francisco 170		Hagerstown 538
Colorado	Denver 192	Massachusetts	Boston 553, 554
Connecticut	Hartford 207		Pittsfield 565
	New Haven 210		Springfield 568
			Worcester 571
Dist. of Columbia	Washington 227	Michigan	Battle Creek 577
Florida	Jacksonville 236		Detroit 585, 586
	Miami 238		Grand Rapids 589
	Tampa 242		Jackson 593
	West Palm Beach 243		Lansing 594
			Saginaw 602
Georgia	Atlanta 252	Minnesota	Minneapolis 632
	Columbus 256		New Ulm 634
	Macon 261		Saint Paul 648
	Savannah 265	Mississippi	Jackson 661
Illinois	Chicago 308-311	Missouri	Butler 675
	Joliet 325		Kansas City 689
Indiana	Indianapolis 369		St. Joseph 705
			St. Louis 712, 713
Iowa	Burlington 395	Nebraska	Lincoln 744
	Cedar Rapids 396		Omaha 749
	Council Bluffs 399	New Jersey	Atlantic City 775
	Des Moines 402		
	Sioux City 423		
	Waterloo 427		

INVESTMENT DEALERS—(Continued)

	PAGE		PAGE			
New York	Albany	811	Pennsylvania	Reading	1096	
	Auburn	813	(Continued)	Scranton	1099	
	Binghamton	815		Wilkes-Barre	1108	
	Buffalo	818		York	1110	
	New York	873-879		Quebec	Montreal	1418
	Niagara Falls	879	Rhode Island	Providence	1117	
	Oneonta	881	South Carolina	Charleston	1124	
	Rochester	887		Columbia	1125	
	Schenectady	890		Greenville	1127	
	Syracuse	894		Spartanburg	1129	
	Troy	894	South Dakota	Aberdeen	1135	
	Utica	896		Sioux Falls	1143	
	North Carolina	Charlotte	907	Tennessee	Chattanooga	1152
		Greensboro	911		Jackson	1157
		Raleigh	916		Knoxville	1159
		Winston-Salem	921		Memphis	1162
	Ohio	Akron	936		Nashville	1164
Canton		945	Texas	Borger	1178	
Cincinnati		949		Dallas	1186	
Cleveland		953		El Paso	1189	
Columbus		955		Fort Worth	1192	
Toledo		982, 983		Houston	1199	
				San Antonio	1217	
Oklahoma	Newkirk	1005		Stinnett	1220	
	Oklahoma City	1007		Wichita Falls	1226	
	Tulsa	1013	Utah	Salt Lake City	1237	
Ontario	Hamilton	1395	Vermont	Rutland	1245	
	London	1398	Virginia	Richmond	1267	
	Ottawa	1400		Roanoke	1268	
	Toronto	1410	Washington	Seattle	1286	
Oregon	Portland	1025	West Virginia	Clarksburg	1298	
Pennsylvania	Bradford	1035	Wisconsin	Milwaukee	1335	
	Erie	1045				
	Lancaster	1055				
	Oil City	1066				
	Philadelphia	1086				
	Pittsburgh	1093				

THE 118th BLUE BOOK

In this, its 118th consecutive edition, RAND McNALLY BANKERS DIRECTORY gives a new and complete directory of government agencies which deal with banks and emphasizes four major advances in the presentation of bank data.

For increased speed and facility of reading, the latest statements of all American banks are given in thousands of dollars only. Thus, a bank with \$200,000.00 capital is shown in the Capital column as \$200. An institution having \$1,421,642 in deposits is shown in the Deposit column as \$1,422.

Each statement is broken down into eleven items, and this columnar tabulation makes it possible to get detailed information about any bank at a glance, and to compare relative condition on each item of all banks in a city—again at a glance.

Surplus and undivided profits are shown in two separate columns,—one for surplus and the other for undivided profits and/or reserves.

Bonds and investments are broken down into two columns—one showing U. S. Government securities and the other, all other securities.

A Totals column gives the combined resources or liabilities of each bank.

The Blue Book's approval by American bankers, and its confidence in the future of American banking, have justified the heavy additional cost necessary to make these four major advances.

RAND McNALLY & COMPANY

THE NATIONAL BANK OF NEW ZEALAND, LIMITED

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

DIRECTORS

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

HEAD OFFICE,
8, MOORGATE,

LONDON, E. C. 2

A. O. NORWOOD, Secretary & Manager

**CHIEF OFFICE IN
NEW ZEALAND,**

WELLINGTON

SIR JAMES T. GROSE, General Manager

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

LONDON BANKERS

THE BANK OF ENGLAND

LLOYDS BANK, LIMITED

THE NATIONAL BANK OF SCOTLAND, LTD

AUSTRALIA and NEW ZEALAND.

BANK OF NEW SOUTH WALES

(ESTABLISHED 1817.)

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

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



Head Office: SYDNEY, NEW SOUTH WALES

A. C. DAVIDSON, General Manager

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

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



RAND McNALLY
 POPULAR MAP OF
THE WORLD
 MERCATOR PROJECTION
 SCALE along the Equator = 1:131,470,000
 Copyright by Rand McNally & Company, Chicago.
 Made in U.S.A.

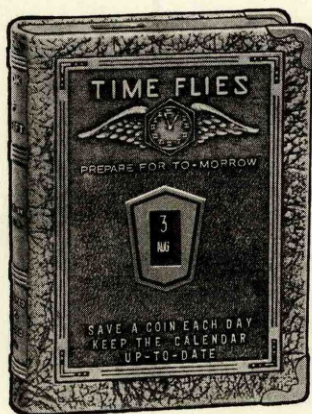
13 14 15 16 17 18 19 20 21 22 23 24 25
105° 90° 75° 60° 45° 30° 15° 0° 15° 22 30° 23 45° 24 60° 25 75°



Longitude West of Greenwich Longitude East of Greenwich
105° 90° 75° 60° 45° 30° 15° 0° 15° 22 30° 23 45° 24 60° 25 75°

THE BUYER'S GUIDE

BANKS, HOME SAVINGS



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

SEND FOR CATALOGUE AND PRICE LIST

BANTHRICO Inc.

SUCCESSORS TO
BANKERS THRIFT CORPORATION & STRONGHART CO.

560 W. LAKE ST. CHICAGO, U. S. A.



ENVELOPES

**NEED
ENVELOPES?**

Write

HECO

HECO ENVELOPE COMPANY-4500 CORTLAND ST., CHICAGO

MISCELLANEOUS

FORT WAYNE PRINTING CO.
FORT WAYNE, INDIANA

BANK STATIONERS
Printers :: Lithographers
OFFICE SUPPLIES BLANK BOOKS

C. O. D. MAIL—UNREGISTERED

Third and Fourth Class and Sealed Matter of Any Class Bearing First Class Postage (includes insurance):
 Not exceeding \$ 5.00.....12c Not exceeding \$100.00.....32c
 Not exceeding 25.00.....17c Not exceeding 150.00.....40c
 Not exceeding 50.00.....22c Not exceeding 200.00.....45c

There is no C. O. D. service to the Canal Zone or the Philippine Islands. The amount of C. O. D. charges governs the amount of C. O. D. fee to be paid. However, when the C. O. D. charges to be collected are less than the value, the sender may pay a higher fee in order to obtain indemnity for full value within the limit of indemnity allowable for the fee paid. Articles such as deeds, abstracts of title, insurance policies, bills of lading, valuable light-weight merchandise, etc. (except bills and statements of indebtedness), when sealed and prepaid at the first class rate of postage may be sent C. O. D. either by ordinary or registered mail. When sent ordinary the C. O. D. fees given above are applicable. When patrons prefer the registry service or desire indemnity in excess of \$200.00 such mail may be sent by the combined registry-C. O. D. service, the fees for which are shown in table below:

REGISTERED C. O. D. MAIL

Indemnity	C. O. D. fee (including registry)	Maximum C. O. D. charges Collectable
Up to \$ 10.00	\$.25	Up to \$ 10.00
\$ 10.01 to 50.00	.30	50.01 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 6 inches for certain countries, as shown in Table No. 1.

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

Samples of Merchandise—For all foreign destinations, 1 1/2 cents each 2 ounces, with a minimum charge of 3 cents. *Limit of weight:* 18 ounces. *Maximum dimensions:* 18 inches in length, 8 inches in width, and 4 inches in thickness, except when in the form of a roll they are 18 by 6 inches.

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

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

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

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

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

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

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

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

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

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

TABLE NO. 1

Country	Printed matter and com'l papers		
	Limits of weight		Max' dim' 18 inches in any direction, except as below when in the form of roll
	In general	Single volumes of printed books	
	Lbs. Oz.	Lbs. Oz.	Inches
Andorra (Republic)	②	11 —	30x4
Argentina	②	11 —	30x4
Balearic Islands	②	11 —	30x4
Bolivia	②	11 —	30x4
Brazil	②	11 —	30x4
Canada	① ④ 6	11 —	30x4
Canary Islands	②	11 —	30x4
Chile	②	11 —	30x4
Colombia	②	11 —	30x4
Costa Rica	②	11 —	30x4
Cuba	① ③	None	30x4
Dominican Republic	②	11 —	30x4
Ecuador	②	11 —	30x4
Guatemala	②	11 —	30x4
Haiti	8 12	11 —	40x6
Honduras (Republic)	8 12	11 —	40x6
Labrador (see Newfoundland)			
Mexico	① ⑤	None	30x4
Newfoundland (including Labrador)	① ④ 6	11 —	30x4
Nicaragua	8 12	11 —	40x6
Panama	① ③	None	30x4
Paraguay	②	11 —	30x4
Peru	②	11 —	30x4
Salvador, El	②	11 —	30x4
Spain, including Alhucemas Island, Ceuta, Chaferinas or Zafarani Islands, Melilla, Penon de Velez de la Gomera, and Tangier	②	11 —	30x4
Uruguay	②	11 —	30x4
Venezuela	②	11 —	40x6
All other foreign destinations not listed above	4 6	9	30x4

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

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

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

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

INTERNATIONAL MONEY ORDERS

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

Orders from \$0.01 to \$2.50, 6c
 Orders from \$2.51 to \$5.00, 8c
 Orders from \$5.01 to \$10.00, 11c
 Orders from \$10.00 to \$20.00, 13c

Orders from \$20.01 to \$40.00, 15c
 Orders from \$40.01 to \$60.00, 18c
 Orders from \$60.01 to \$80.00, 20c
 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 \$10.01 to \$20.00, 20c.
 Orders from \$20.01 to \$30.00, 30c
 Orders from \$30.01 to \$40.00, 40c
 Orders from \$40.01 to \$50.00, 50c
 Orders from \$50.01 to \$60.00, 60c
 Orders from \$60.01 to \$70.00, 70c
 Orders from \$70.01 to \$80.00, 80c
 Orders from \$80.01 to \$90.00, 90c
 Orders from \$90.01 to \$100.00, \$1
 *The French Levant consists of the States of Syria, Lebanon, Latakia and Djebel Druze.

AMERICAN BANKERS' ASSOCIATION

President, Rudolf S. Hecht, chairman of the board Hibernia National Bank, New Orleans, La.
 First Vice-President, Robert V. Fleming, president Riggs National Bank, Washington, D. C.
 Second Vice-President, Tom K. Smith, president Boatmen's National Bank, St. Louis, Mo.
 Treasurer, Hal Y. Lemon, vice-president National Bank of Detroit, Detroit, Mich.
 Executive Manager, F. N. Shepherd, 22 East 40th St., New York, N. Y.
 Deputy Managers: W. Espey Albig, secretary, Commerce and Marine Division, Foundation Trustees, Membership Committee and Savings Divisions; James E. Baum, secretary Protective Committee and Insurance Committee; Edgar E. Mountjoy, secretary National Bank Division; Henry E. Sargent, secretary Trust Division; Frank W. Simmonds, secretary Bank Management Commission, Banking Code Committee, State Bank Division and State Secretaries Section.
 Secretaries: J. Raymond Dunkerley, secretary to Executive manager; R. W. Hill, secretary American Institute of Banking Section and secretary Public Education Commission.
 Publicity Director and secretary Economic Policy Commission, Gurden Edwards.
 Managing Editor, William R. Kuhns.
 Executive Clerk, Eugene D. Luken.
 General Counsel, D. J. Needham, Secretary; Committee on Federal Legislation, Committee on State Legislation, Committee on Taxation and Committee on Section 5219.
 Agricultural Director, D. H. Otis.
 Educational Director, Harold Stonier.
 Branch Office, 908 Colorado Bldg., Washington, D. C.

ALABAMA BANKERS' ASSOCIATION

President, Walter E. Henley, president Birmingham Trust & Savings Bk., Birmingham.
 First Vice-President, Chas. R. Bell, president Commercial National Bank, Anniston.
 Second Vice-President, M. L. Robertson, president Parker Bank & Trust Co., Cullman.
 Secretary and Treasurer, M. A. Vincentelli, president Alabama National Bank, Montgomery.

ARIZONA BANKERS' ASSOCIATION

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

ARKANSAS BANKERS' ASSOCIATION

President, Jo Nichol, president Simmons National Bank, Pine Bluff.
 Vice-President, A. N. Sicard, president First National Bank, Fort Smith.
 Secretary, Robt. E. Wait, 923 Southern Bldg., Little Rock.
 Treasurer, A. C. Bridewell, cashier National Bank of Eastern Arkansas, Forrest City.
 Asst. Secretary, Carolyn E. Gardner, Little Rock.

CALIFORNIA BANKERS' ASSOCIATION

President, Ben C. Corlett, vice-president First National Bank, Napa.
 Vice-President, A. L. Lathrop, vice-president Union Bank & Trust Co., Los Angeles.
 Secretary, Andrew Miller, 632 Mills Bldg., San Francisco, Calif.
 Treasurer, W. D. Lux, vice-president Crocker First National Bank, San Francisco.

CANADIAN BANKERS' ASSOCIATION

President, Jackson Dodds, general manager, Bank of Montreal, Montreal.
 Vice-President, S. H. Logan, general manager The Canadian Bank of Commerce, Toronto.
 Vice-President, H. B. Henwood, general manager The Bank of Toronto, Toronto.
 Vice-President, Dudley Dawson, general manager, The Dominion Bank, Toronto.
 Secretary-Treasurer, Arthur W. Rogers, Royal Trust Bldg., Montreal.

COLORADO BANKERS' ASSOCIATION

President, J. Hayes Davis, vice-president First National Bank, Colorado Springs.
 First Vice-President, Melvin Springer, president Colorado Bank & Trust Co., Delta.
 Second Vice-President, Claude L. Stout, executive vice-president Poudre Valley National Bank, Fort Collins.
 Secretary-Treasurer, L. F. Scarboro, publisher Mountain States Banker, Denver.

CONNECTICUT BANKERS' ASSOCIATION

President, Clarence E. Thompson, president Stamford Trust Co., Stamford.
 Vice-President, E. M. Gaillard, vice-president Union & New Haven Trust Co., New Haven.
 Vice-President, Allen W. Holmes, president Middletown National Bank & Trust Co., Middletown.
 First Vice-President, James W. Knox, president First National Bank, Hartford.
 Secretary, Charles E. Hoyt, secretary and treasurer South Norwalk Trust Company, South Norwalk.
 Treasurer, Walter E. Goddard, treasurer The Stratford Trust Co., Stratford.
 Asst. Secretary, G. Harold Welch, trust officer New Haven Bank, N. B. A., New Haven.

DELAWARE BANKERS' ASSOCIATION

President, Harvey D. Williams, cashier Sussex Trust Co., Laurel.
 Vice-President, Hervey P. Hall, director Fruit Growers National Bank & Trust Co., Smyrna.
 Secretary and Treasurer, Warren K. Ayres, assistant treasurer Wilmington Trust Company, Wilmington.

DISTRICT OF COLUMBIA BANKERS' ASSOCIATION

President, Frederick P. H. Siddons, secretary American Security & Trust Co., Washington.
 First Vice-President, Charles H. Doing, vice-president Washington Loan & Trust Co., Washington.
 Second Vice-President, Karl W. Corby, partner, W. B. Hibbs & Co., Washington.
 Secretary, Thomas J. Groom, vice-president and cashier, Bank of Commerce & Savings, Washington.
 Treasurer, Albert S. Gatley, executive vice-president, Lincoln National Bank, Washington.

FLORIDA BANKERS' ASSOCIATION

President, Willard Hamilton, president Florida Bank at Orlando, Orlando.
 Vice-President, T. J. Campbell, president First National Bank, Bradenton.
 Secretary and Treasurer, W. O. Boozer, vice-president and trust officer, Atlantic National Bank, Jacksonville.

GEORGIA BANKERS' ASSOCIATION

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

IDAHO BANKERS' ASSOCIATION

President, D. F. Richards, president American National Bank, Idaho Falls.
 Vice-President, C. E. Alison, vice-president American Trust Co., Coeur d'Alene.
 Secretary, E. W. Porter, Boise.
 Treasurer, R. B. Kading, vice-president and assistant manager First Security Bank, Boise.

ILLINOIS BANKERS' ASSOCIATION

President, H. A. Brinkman, vice-president Harris Trust & Savings Bank, Chicago.
 Vice-President, S. Nirdlinger, executive vice-president First Galesburg National Bank & Trust Co., Galesburg.
 Executive Vice-President, M. A. Graettinger, 33 N. La Salle, Illinois Bankers Association, Chicago.
 Secretary, O. S. Jennings, 33 N. La Salle, Illinois Bankers Association, Chicago.
 Treasurer, E. B. Appleton, vice-president and trust officer, Litchfield Bank & Trust Co., Litchfield.

INDIANA BANKERS' ASSOCIATION

President, M. J. Kreisler, cashier Tel. City National Bank, Tel. City.
 Vice-President, B. D. Mitchell, president Union Bank & Trust Co., Kokomo.
 Secretary, Don E. Warrick, 1308 Circle Tower, Indianapolis.
 Treasurer, William P. Flynn, vice-president Indiana National Bank, Indianapolis.

IOWA BANKERS' ASSOCIATION

President, Frank C. Welch, president Peoples Savings Bank, Cedar Rapids.
 Vice-President, C. A. Diehl, vice-president Iowa Des Moines National Bank & Trust Co., Des Moines.
 Secretary, Frank Warner, 430 Liberty Bldg., Des Moines.
 Treasurer, M. Von Schrader, cashier Union Bank & Trust Co., Ottumwa.

KANSAS BANKERS' ASSOCIATION

President, M. L. Breidenthal, president Security National Bank, Kansas City.
 Vice-President, H. A. Bryant, president Parsons Commercial Bank, Parsons.
 Executive Vice-President, W. W. Bowman, Topeka.
 Secretary, Fred M. Bowman, Suite 624 National Bank of Topeka Bldg., Topeka.
 Assistant Secretary, Eleanor J. Woodburn, Topeka.
 Treasurer, E. V. Wood, cashier Citizens National Bank, Emporia.

KENTUCKY BANKERS' ASSOCIATION

President, A. H. Eckles, president Planters Bank & Trust Co., Hopkinsville.
 Secretary, Harry G. Smith, 306 McDowell Bldg., Louisville, Ky.
 Treasurer, David C. Caudill, president Peoples Bank, Morehead.

LOUISIANA BANKERS' ASSOCIATION

President, E. E. Soulier, vice-president First National Bank, Lafayette.
 Vice-President, W. B. Gladney, vice-president Bastrop Bank & Trust Co., Bastrop.
 Secretary, F. W. Kerksieck, president Bank of Abbeville & Trust Co., Abbeville.
 Treasurer, N. L. Hower, president Franklin State Bank & Trust Co., Winnaboro.

MAINE BANKERS' ASSOCIATION

President, G. J. Wallingford, treasurer Lewiston Trust Co., Lewiston.
 Vice-President, P. I. Milliken, vice-president and cashier Canal National Bank, Portland.
 Vice-President, R. W. Davis, president Guilford Trust Co., Guilford.
 Secretary, G. Harrison Kennard, Rumford.
 Treasurer, Geo. C. Fernald, Augusta.

MARYLAND BANKERS' ASSOCIATION

President, Tasker G. Lowndes, president Second National Bank, Cumberland.
 Vice-President, James W. McElroy, vice-president First National Bank, Baltimore.
 Secretary, Matthias F. Reese, Federal Reserve Bank Bldg., Baltimore.
 Treasurer, Eugene G. Grady, vice-president Western National Bank, Baltimore.

MASSACHUSETTS BANKERS' ASSOCIATION

President, John C. Makepeace, president Hyannis Trust Co., Hyannis.
 Vice-President, John W. Smead, president First National Bank & Trust Co., Greenfield.
 Executive Secretary, John S. Gwinn, 80 Federal St., Boston.
 Treasurer, David E. Hersee, vice-president State Street Trust Co., Boston.

MICHIGAN BANKERS' ASSOCIATION

President, James E. Davidson, president Peoples Commercial & Savings Bank, Bay City.
 First Vice-President, Ernest L. Pearce, vice-president Union National Bank, Marquette.
 Second Vice-President, Walter F. Truettner, assistant vice-president, National Bank of Detroit, Detroit.
 Treasurer, Carl A. Fors, vice-president and cashier American State Savings Bank, Lansing.
 Executive Manager, Ray O. Brundage, 1812 Olds Tower, Lansing.
 General Counsel, William B. Cudlip, 3000 Union Guardian Bldg., Detroit.

MINNESOTA BANKERS' ASSOCIATION

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

MISSISSIPPI BANKERS' ASSOCIATION

President, H. H. Chambliss, vice-president and trust officer Commercial National Bank & Trust Co., Laurel.
 Vice-President and Chairman Executive Committee, B. J. Carter, Jr., president Merchants & Farmers Bank, Meridian.
 Secretary, George B. Power, Box 37, Jackson.
 Assistant Secretary, O. H. Swayze, Box 37, Jackson.
 Treasurer, Geo. C. Wallace, vice-president and cashier Capital National Bank, Jackson.

MISSOURI BANKERS' ASSOCIATION

President, W. W. Alexander, secretary Trenton Trust Co., Trenton.
 Vice-President, C. W. Allendorfer, executive vice-president First National Bank, Kansas City.
 Secretary, W. F. Keyser, Sedalia.
 Treasurer, F. Lee Major, vice-president Boatmen's National Bank, St. Louis.
 Assistant Secretary, E. P. Neef, Sedalia.

MONTANA BANKERS' ASSOCIATION

President, R. W. Place, cashier Metals Bank & Trust Co., Butte.
 Vice-President, J. M. Dietrich, cashier Deer Lodge Bank & Trust Co., Deer Lodge.
 Secretary-Treasurer, E. W. Walker, Helena.

NEBRASKA BANKERS' ASSOCIATION

President, Otto Kotouc, president Home State Bank, Humboldt.
 Chairman Executive Council, J. M. Sorensen, vice-president Stephens National Bank, Fremont.
 Secretary, William B. Hughes, 420 Farnam Bldg., Omaha.
 Treasurer, F. W. Thomas, vice-president First National Bank, Omaha.

NEVADA BANKERS' ASSOCIATION

President, E. W. Clark, president First State Bank, Las Vegas.
 Vice-President, N. H. Chapin, cashier Ely National Bank, Ely.
 Secretary, L. S. Reese, cashier First National Bank, Reno.
 Treasurer, J. E. Beapert, cashier Mason Valley Bank, Yerington.

NEW HAMPSHIRE BANKERS' ASSOCIATION

President, Harry L. Alexander, cashier Mechanics National Bank, Concord.
 Secretary, Harry L. Addison, president Merchants National Bank, Manchester.
 Treasurer, H. E. Trentini, cashier Souhegan National Bank, Milford.

NEW JERSEY BANKERS' ASSOCIATION

President, Julius S. Rippel, chairman of board Merchants & Newark Trust Co., Newark.
 Vice-President, L. G. McDouall, trust officer Fidelity Union Trust Company, Newark.
 Treasurer, Garret A. Denise, president Central National Bank, Freehold.
 Secretary, Armit H. Coate, Moorestown.

NEW MEXICO BANKERS' ASSOCIATION

President, Floyd Childress, auditor First National Bank, Roswell.
 Vice-President, S. A. Jones, president Citizens Bank, Clovis.
 Secretary, Mrs. Margaret Barnes, Albuquerque.
 Treasurer, A. E. Huntsinger, cashier Citizens State Bank, Vaughn.

NEW YORK STATE BANKERS' ASSOCIATION
 President, William L. Gillespie, president National Commercial Bank & Trust Co., Albany.
 Vice-President, S. Sloan Colt, president Bankers Trust Co., New York.
 Secretary, Clifford F. Post, 33 Liberty St., New York.
 Treasurer, R. G. Hannahs, president Watertown National Bank, Watertown.
 Executive Manager, W. Gordon Brown, 33 Liberty St., New York.

SAVINGS BANKS ASSOCIATION OF THE STATE OF NEW YORK

President, Henry R. Kinsey, president Williamsburgh Savings Bank, Brooklyn.
 First Vice-President, George S. Downing, president Jamaica Savings Bank, Jamaica.
 Second Vice-President, Myron S. Short, secretary Buffalo Savings Bank, Buffalo.
 Third Vice-President, Albert I. Morton, president Fulton Savings Bank, Fulton.
 Fourth Vice-President, Henry D. Rodgers, treasurer Albany Savings Bank, Albany.
 Fifth Vice-President, Charles M. Dutcher, president Greenwich Savings Bank, New York City.
 General Secretary, Paul W. Albright, 110 E. 42d St., New York City.
 Treasurer, William M. Campbell, president American Savings Bank, New York City.

NORTH CAROLINA BANKERS' ASSOCIATION

President, Millard F. Jones, vice-president Planters National Bank & Trust Co., Rocky Mount.
 Vice-President, C. T. Leimbach, vice-president Wachovia Bank & Trust Co., Winston-Salem.
 Vice-President, M. E. Hogan, cashier Bank of Chapel Hill, Chapel Hill.
 Vice-President, R. E. Kerr, assistant vice-president American Trust Co., Charlotte.
 Secretary, Paul P. Brown, Raleigh.
 Treasurer, B. R. Roberts, vice-president Durham Loan & Trust Co., Durham.
 General Counsel, Willis Smith, Raleigh.

NORTH DAKOTA BANKERS' ASSOCIATION

President, F. D. McCarty, vice-president First National Bank, Oakes, N. D.
 Vice-President, Guy Cook, cashier Foster County State Bank, Carrington.
 Secretary, C. C. Wattam, 55 1/2 Broadway, Fargo.
 Treasurer, W. E. Tooley, cashier First National Bank, Minot.

OHIO BANKERS' ASSOCIATION

President, B. S. Wellman, vice-president Huntington National Bank, Columbus.
 Vice-president, J. H. McCoy, president Peoples Banking & Trust Co., Marietta.
 Secretary, David M. Auch, 923 Huntington Bank Bldg., Columbus.
 Chairman of Council, J. H. Warndorf, cashier Citizens Savings Bank & Trust Co., Hamilton.

OKLAHOMA BANKERS' ASSOCIATION

President, S. A. Bryant, president Farmers National Bank, Cushing.
 Vice-President, J. J. Hamre, president Farmers & Merchants Bank, Arnett.
 Secretary, Eugene P. Gum, Suite 300 Hotel Biltmore, Oklahoma City.
 Assistant Secretary, Gertrude Corbitt, Suite 300 Hotel Biltmore, Oklahoma City.
 Treasurer, J. J. Kirkpatrick, vice-president Fidelity National Bank, Oklahoma City.

OREGON BANKERS' ASSOCIATION

President, Frederick Greenwood, assistant manager The Bank of California, N. A., Portland.
 Vice-President, Eugene Courtney, manager The Dalles Branch, First National Bank of Portland, The Dalles, Ore.
 Treasurer, D. W. Eyre, manager Salem Branch U. S. National Bank of Portland, Salem.
 Secretary, T. P. Cramer, Jr., 617 Lumbermens Bldg., Portland.

PENNSYLVANIA BANKERS' ASSOCIATION

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

RHODE ISLAND BANKERS' ASSOCIATION

President, Charles C. Marshall, president Peoples Savings Bank in Providence, Providence.
 Vice-president, George H. Huddy, Jr., 1st vice-president Industrial Trust Co., Providence.
 Secretary, Robert W. Upham, treasurer and assistant secretary Peoples Savings Bank in Providence, Providence.
 Treasurer, Shirley Harrington, cashier Mechanics National Bank, Providence.

SOUTH CAROLINA BANKERS' ASSOCIATION

President, Thos. J. Robertson, president First National Bank, Columbia.
 Vice-President, N. M. Edwards, executive vice-president South Carolina National Bank, Columbia.
 Acting Secretary and Treasurer, J. C. Goodwin, Columbia, S. C.
 Attorney, Geo. L. Dial, Jr., member firm of Herbert & Dial, Columbia.

SOUTH DAKOTA BANKERS' ASSOCIATION

President, L. M. Larsen, cashier Jerauld Co. Bank, Wessington Springs.
 Vice-President, George C. Fullinweider, president National Bank of Huron, Huron, S. Dak.
 Executive Manager and Treasurer, George A. Starring, 280 Dakota Ave. S., Huron, S. Dak.

TENNESSEE BANKERS' ASSOCIATION

President, R. C. Smith, cashier Second National Bank, Jackson.
 Vice-President, Thos. R. Keys, president Erwin National Bank, Erwin.
 Vice-President, C. A. Hammond, cashier Citizens Bank, Hartsville, Tenn.
 Vice-President, John A. McCall, cashier First National Bank, Lexington.
 Secretary and Treasurer, H. Grady Huddleston, 812 American Trust Bldg., Nashville.
 General Counsel, Wm. P. Cooper, 1211 Nashville Trust Bldg., Nashville.

TEXAS BANKERS' ASSOCIATION

President, Sam R. Greer, president Peoples National Bank, Tyler.
 Secretary, W. A. Phillpott, Jr., Dallas.
 Treasurer, A. B. Childs, cashier Morris County National Bank, Naples.

UTAH BANKERS' ASSOCIATION

President, Chas. L. Smith, president First National Bank, Salt Lake City.
 First Vice-President, A. W. McKinnon, president Carbon Emery Bank, Price.
 Second Vice-President, F. M. Mickelsen, cashier Utah Savings & Trust Co., Salt Lake City.
 Secretary and Treasurer, H. B. Crandall, vice-president First State Bank, Salina.

VERMONT BANKERS' ASSOCIATION

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

VIRGINIA BANKERS' ASSOCIATION

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

WASHINGTON BANKERS' ASSOCIATION

President, N. A. Davis, vice-president Baker-Boyer National Bank, Walla Walla.
 Vice-President, W. M. Jenkins, vice-president Everett Trust & Savings Bank, Everett.
 Secretary, J. W. Brislawn, 1416 Alaska Bldg., Seattle.
 Treasurer, L. R. Rightmire, vice-president Yakima First National Bank, Yakima.

WEST VIRGINIA BANKERS' ASSOCIATION

President, J. A. Sydenstricker, cashier First National Bank, Marlinton.
 Vice-President, J. L. Fish, president First Tyler Bank & Trust Co., Sister-ville.
 Secretary, Homer Gebhardt, vice-president and trust officer First Huntington National Bank, Huntington, W. Va.
 Treasurer, R. M. French, cashier Bank of Raleigh, Buckley.

WISCONSIN BANKERS' ASSOCIATION

President, H. G. Diekmann, cashier Horicon State Bank, Horicon.
 Vice-President, J. J. Brooks, assistant vice-president First Wisconsin National Bank, Milwaukee.
 Secretary, Wall G. Coapman, 534 Caswell Block, Milwaukee.
 Treasurer, H. J. Koch, assistant cashier, First National Bank, Columbus.

WYOMING BANKERS' ASSOCIATION

President, John A. Guthrie, president First National Bank, Laramie.
 Vice-President, Ray F. Bower, vice-president Farmers State Bank, Worland.
 Secretary, Kathleen Snyder, Casper.
 Treasurer, C. W. Erwin, cashier Lusk State Bank, Lusk.

ADDITIONAL BANKERS' ASSOCIATIONS

THE ASSOCIATION OF RESERVE CITY BANKERS

105 West Monroe St., Chicago

Officers

President, Lyman E. Wakefield, president First National Bank & Trust Co., Minneapolis.
 Vice-President, Laurence B. Robbins, vice-president Northern Trust Co., Chicago.
 Treasurer, Clifford L. Lyall, vice-president State Street Trust Co., Boston.
 Secretary, Joseph J. Schroeder, 105 W. Monroe St., Chicago.

Board of Directors

John H. Hogan (1935), Ex-Officio, vice-president Continental Illinois National Bank & Trust Co., Chicago.
 R. E. Hanson (1935), vice-president Pennsylvania Co., Philadelphia.
 T. E. Ivey, Jr. (1935) vice-president California Bank, Los Angeles.
 J. S. Kennedy (1935) vice-president First National Bank, Atlanta.
 Joseph C. Williams (1935) vice-president Commerce Trust Co., Kansas City, Mo.
 Ray Harrison (1936), vice-president Mellon National Bank, Pittsburgh.
 Julien H. Hill (1936), president State-Planters Bank & Trust Co., Richmond.
 Challen R. Parker (1936), vice-president Guaranty Trust Co., N. Y.
 F. Howard Russ, Jr. (1936), vice-president Cleveland Trust Co., Cleveland.

COUNTRY BANKERS' ASSOCIATION OF GEORGIA

President, K. P. Baker, cashier Citizens Bank, Ashburn.
 First Vice-President, G. C. Montgomery, cashier Brand Banking Co., Lawrenceville.

Second Vice-President, J. E. Hall, vice-president and cashier, Bank of Soperton, Soperton.
 Secretary and Treasurer, Fritz R. Jones, 99 1/2 Walton St., N. W., Atlanta.
 General Counsel, Alex. W. Smith, Jr., Grant Building, Atlanta.

FINANCIAL ADVERTISERS ASSOCIATION

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

OFFICERS

PRESIDENT—
 I. I. SPERLING, The Cleveland Trust Co., Cleveland.
FIRST VICE-PRESIDENT—
 ROBERT W. SPARKS, Bowery Savings Bank, New York City.
SECOND VICE-PRESIDENT—
 T. J. KIPHART, Fifth Third Union Trust Co., Cincinnati.
THIRD VICE-PRESIDENT—
 WM. H. NEAL, Wachovia Bank & Trust Co., Winston-Salem.
TREASURER—
 FRED W. MATHISON, National Security Bank, Chicago.

DIRECTORS

C. DELANO AMES, Maryland Trust Co., Baltimore.
 ERNEST L. ANDERSON, Rhode Island Hospital Trust Co., Providence.
 R. H. BOOTH, JR., National Shawmut Bank, Boston.
 E. R. BROWN, Huntington National Bank, Columbus.
 HAROLD E. CHOATE, Liberty Bank of Buffalo, Buffalo.
 GEORGE O. EVERETT, First Citizens Bank & Trust Co., Utica.
 ALBERT E. FELSTED, First National Bank, St. Paul.
 STEPHEN H. FIFIELD, Barnett National Bank, Jacksonville.
 A. KEY FOSTER, Birmingham Trust & Savings Co., Birmingham.
 MISS RUTH H. GATES, State Bank & Trust Co., Evanston.
 ALLAN HERRICK, Security-First National Bank, Los Angeles.
 JACOB KUSHNER, United States Trust Co., Paterson, N. J.
 A. G. MAXWELL, Citizens & Southern National Bank, Atlanta.
 WILLIAM G. RABE, Manufacturers Trust Co., New York City.
 G. L. SPRY, Canada Trust Co., London, Canada.
 J. E. WRIGHT, Fidelity Trust Co., Pittsburgh.

MISSOURI—Continued

CASHIER.	ASS'T CASHIER.	LIABILITIES.				RESOURCES.				PRINCIPAL CORRESPONDENTS.			
		Capital	Surplus	Und. Prof. and or Reserves	Deposits	Totals	Cash, Ex. & Due from Bks	U.S. Gov. Securities	Other Securities		Loans & Discounts	Other Resources	
Wearingen.	J. R. Rinehart	\$ 100	\$ 3		\$ 884	\$ 100	\$ 1,087	\$ 206	\$ 368	\$ 271	\$ 203	\$ 39	Cent. Han. Bk. & Tr., N. Y.; 1st N., Kan. C.; Mtle. Com. Bk. & Tr., St. L.
M. George-Howard	Grace E. Parke H. L. Harner	50	2	50 (Incl. Und. Prof.)	179	867	1,125	1	128	1	69	161	1st N. and Com. Tr. Co., Kan. C.
J. M. DALE													Guaranty Tr. Co., N. Y.; 1st N., Chi. and St. L.; 1st N. and Un. N., Kan. C.
County. Handling drafts, Cash and Time Items.													4 N. Stk. Yds. N., N. Stk. Yds., Ill.; Inter-State N., Kan. C.
S. C. Killam	B. J. Billeter												Stk. Yds. N., N. Stk. Ill.; Mtle.-Com. St. L.
C. L. Painter	James Wissman												N. and Am. Com. Tr.
N. B. Williams	Ethel Clabaugh												Tr. N. Bk. & St. L.
C. S. Buchanan	V. G. Meyer												Stk. N., C.
Meyer													

the Eyes have it! . . .

YOUR new Blue Book gives you the latest and most complete bank information available—arranged in 18 convenient columns—condensed to thousands of dollars—stripped of insignificant figure digits—accessible at a glance.

With this columnar arrangement of data there is no time lost in trying to segregate the particular item you are seeking from a jumbled mass of facts. There is no time lost in comparing a given figure with a similar one in another institution, for you simply "run your eye" down the column and

locate the corresponding item instantly.

Bankers tell us this style helps them answer their own and customers' questions more promptly with less effort. Business executives say it is a money saver, because their clerks can check a greater number of banks in less time.

Provide a copy of the new Blue Book for every officer. Also, keep one on the counter for customers' use—it will not only save your time, but your customers will appreciate this extra service.

RAND McNALLY BANKERS DIRECTORY

The Blue Book • America's Standard Financial Reference • Since 1872

INDEX

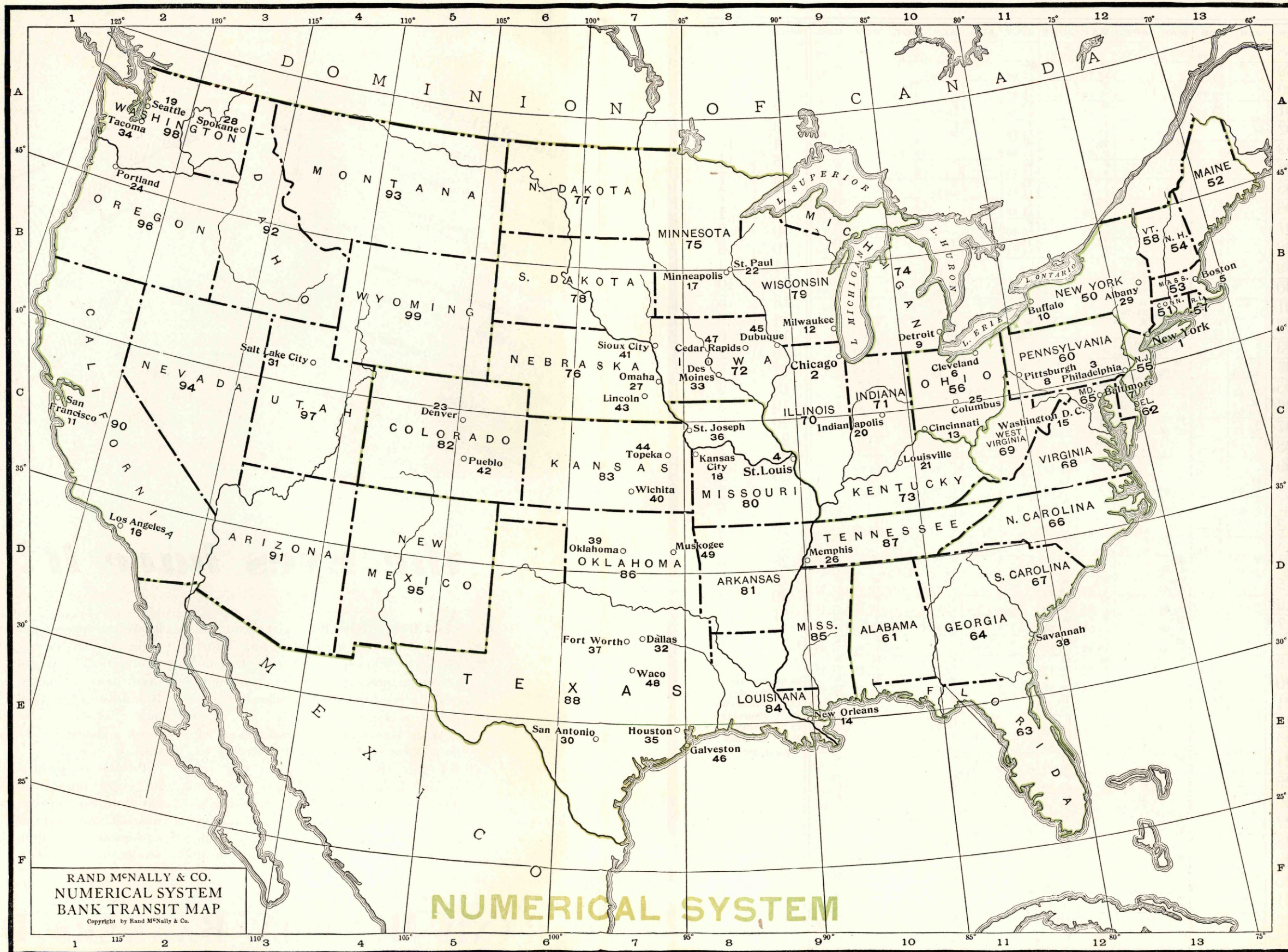
Prefix Numbers

CITIES

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

STATES

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



RAND McNALLY & CO.
NUMERICAL SYSTEM
BANK TRANSIT MAP

Copyright by Rand McNally & Co.

NUMERICAL SYSTEM

COMPTROLLER'S CALLS TO THE NATIONAL BANKS FROM 1888, TO DATE

YEAR	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEP.	OCT.	NOV.	DEC.	Dates and number of Calls made on respective dates
1888		T 14 69		M 30 76		S 30 61				Th 4 96		W 12 69	
1889		T 26 76			M 13 76		F 12 60		M 30 80			W 11 72	
1890		F 28 79			S 17 78		F 18 62			Th 2 76		F 19 78	
1891		M 26 69			M 4 67		Th 9 66		F 25 78			W 2 68	
1892			T 1 90		T 17 77		T 12 56		F 30 80			F 9 70	
1893			M 6 87		Th 4 59		W 12 69			T 3 83		T 19 77	
1894		W 28 71			F 4 65		W 18 75			T 2 76		W 19 78	
1895			T 5 76		T 7 63		Th 11 65		S 28 79			F 13 76	
1896		F 28 77			Th 7 69		T 14 68			T 6 84		Th 17 72	
1897			T 9 82		F 14 66		F 23 70			T 5 74		W 15 71	
1898		F 18 65			Th 5 76		Th 14 70		T 20 68			Th 1 72	
1899		S 4 65		W 5 60		F 30 86			Th 7 69			S 2 86	
1900		T 13 73		Th 26 72		F 29 64			W 5 68			Th 13 99	
1901		T 5 54		W 24 78			M 15 82		M 30 77			T 10 71	
1902		T 25 77		W 30 74			W 16 77		M 15 61		T 25 71		
1903		F 6 73		Th 9 62		T 9 61			W 9 92		T 17 69		
1904	F 22 66		M 28 66			Th 9 73			T 6 89		Th 10 65		
1905	W 11 62		T 14 62		M 29 76			F 25 88			Th 9 76		
1906	M 29 81			F 6 67		M 18 73			T 4 78		M 12 69		
1907	S 26 75		F 22 55		M 20 59			Th 22 94				T 3 103	
1908		F 14 73			Th 14 90		W 15 62		W 23 70		F 27 65		
1909		F 5 70		W 28 82		W 23 56			W 1 70		T 16 76		
1910	M 31 76		T 29 57		Th 30 93		W 30 93		Th 1 62		Th 10 70		
1911	S 7 58		T 7 59		W 7 92		F 7 92		F 1 86			T 5 95	
1912		T 20 77		Th 18 58		F 14 57			W 4 82		T 26 83		
1913		T 4 70		F 4 59		W 4 61		S 9 66		T 21 73			
1914*	T 13 84		W 4 50		T 30 118		W 30 118		S 12 74	S 31 49		Th 31 61	
1915*			Th 4 63		S 1 58	W 23 53			Th 2 71		W 10 69	F 31 51	
1916*			T 7 67		M 1 55	F 30 60			T 12 74		F 17 66	W 27 40	
1917*			M 5 68		T 1 57	W 20 50			T 11 83		T 20 70	T 31 41	
1918*			M 4 63		F 10 67	S 29 50		S 31 63			F 1 62	T 31 60	
1919*			T 4 63		M 12 69	M 30 49			F 12 74		M 17 66	W 31 44	
1920*		S 28 59			T 4 66	W 30 57			W 8 70		M 15 68	W 29 44	
1921		M 21 54		Th 28 66		Th 30 63			T 6 68			S 31 116	
1922			F 10 69		F 5 56	F 30 56			F 15 77			F 29 105	
1923				T 3 95		S 30 88			F 14 76			M 31 108	
1924			M 31 91			M 30 91				F 10 102		W 31 82	
1925				M 6 96		T 30 85			M 28 90			Th 31 94	
1926				M 12 102		W 30 79						F 31 184	
1927			W 23 82			Th 30 99				M 10 102		S 31 82	
1928		T 28 59				S 30 123				W 3 95		M 31 89	
1929			W 27 86			S 29 94				F 4 97		T 31 88	
1930			T 27 86			M 30 95			W 24 86			W 31 98	
1931			W 25 84			T 30 97			T 29 91			Th 31 93	
1932						Th 30 182			F 30 92			S 31 92	
1933						F 30 181				W 25 117		S 30 66	
1934			M 5 65			S 30 117				W 17 109		M 31 75	

DATES	CALLS
1	9
2	5
3	4
4	16
5	11
6	7
7	7
8	1
9	9
10	8
11	4
12	10
13	5
14	9
15	6
16	2
17	7
18	5
19	3
20	5
21	2
22	3
23	5
24	2
25	6
26	5
27	4
28	10
29	9
30	27
31	21
227	

36 on Monday
52 " Tuesday
42 " Wednesday
32 " Thursday
43 " Friday
22 " Saturday
Total, 227

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

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

INVESTMENT BANKERS ASSOCIATION OF AMERICA

Office of the Association, 33 South Clark Street, Chicago

BOARD OF GOVERNORS

1935

PRESIDENT

RALPH T. CRANE.....Brown Harriman & Co., Inc.....New York.

EXECUTIVE VICE-PRESIDENT

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

VICE-PRESIDENTS

EARLE BAILIE.....J. & W. Seligman & Co.....New York.
 ROBERT A. GARDNER.....Mitchell, Hutchins & Co.....Chicago.
 EDWARD HOPKINSON, JR.....Drexel & Co.....Philadelphia.
 FRANCIS MOUTON.....R. H. Moulton & Co.....Los Angeles.
 DANIEL W. MYERS.....Hayden, Miller & Co.....Cleveland.

SECRETARY

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

TREASURER

EDWARD B. HALL.....Harris Trust & Savings Bank.....Chicago.

GOVERNORS

F. SEYMOUR BARR.....Barr Brothers & Co., Inc.....New York.
 GEORGE W. BOVENIZER.....Kuhn, Loeb & Co.....New York.
 PIERPONT V. DAVIS.....Brown Harriman & Co., Inc.....New York.
 E. FLEETWOOD DUNSTAN.....Bankers Trust Co.....New York.
 GEORGE N. LINDSAY.....Speyer & Co.....New York.
 SIDNEY J. WEINBERG.....Goldman, Sachs & Co.....New York.
 WILLIAM T. BACON.....Bacon, Whipple & Co.....Chicago.
 T. WELLER KIMBALL.....Field, Gloré & Co.....Chicago.
 CLOUD WAMPLER.....Lawrence Stern & Co.....Chicago.
 SYDNEY P. CLARK.....E. W. Clark & Co.....Philadelphia.
 CHARLES B. CROUSE.....Crouse & Co.....Detroit.
 RUDOLPH H. EICHLER.....Bateman, Eichler & Co.....Los Angeles.
 WILLIAM H. BURG.....Smith, Moore & Co.....St. Louis.
 JOHN R. LONGMIRE.....L. M. Simon & Co.....St. Louis.
 JOHN C. LEGG, JR.....Mackubin, Legg & Co.....Baltimore.
 T. STOCKTON MATTHEWS.....Robert Garrett & Sons.....Baltimore.
 ALBERT P. EVERTS.....Paine, Webber & Co.....Boston.
 JAMES J. MINOT, JR.....Jackson & Curtis.....Boston.
 ORRIN G. WOOD.....Estabrook & Co.....Boston.
 JOSEPH M. SCRIBNER.....Singer, Deane & Scribner, Inc.....Pittsburgh.
 ROY L. SHURTLEFF.....Blyth & Co., Inc.....San Francisco.
 JEAN C. WITTER.....Dean Witter & Co.....San Francisco.
 ROBERT N. WILLIAMS.....Edgar, Kicker & Co.....Milwaukee.
 CHARLES E. ABBIS.....A. E. Ames & Co., Ltd.....Toronto.
 W. HUBERT KENNEDY.....Wells-Dickey Co.....Minneapolis.
 CLAUDE G. RIVES, JR.....Whitney National Bank of New Orleans.....New Orleans.
 MARION H. WOODY.....Walter, Woody & Heimerdinger.....Cincinnati.
 SIGMUND STERN.....Stern Brothers & Co.....Kansas City.
 HOMER L. BOYD.....Marine National Co.....Seattle.
 GEORGE P. HARDGROVE.....Ferris & Hardgrove.....Seattle.
 E. WARREN WILLARD.....Boettcher and Co., Inc.....Denver.

APPOINTED OFFICERS AND COUNSEL

EDUCATIONAL DIRECTOR

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

MUNICIPAL SECRETARY

JAMES D. MAGEE, 33 South Clark St., Chicago

FIELD SECRETARY

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

ASSISTANT SECRETARIES

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

OFFICE COUNSEL

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

COMMITTEE COUNSEL

PAUL V. KEYSER, 1010 Vermont Ave., Washington

OFFICIAL REPORTER

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

ROBERT MORRIS ASSOCIATES

A National Association of Financial Credit Men

Office of Secretary, Lansdowne, Pa.

OFFICERS

President—

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

First Vice-President—

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

Second Vice-President—

RAY M. GIDNEY, Federal Reserve Bank, New York

Secretary-Treasurer—

ALEXANDER WALL, Lansdowne, Pa.

DIRECTORS

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

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

MORRIS PLAN BANKERS ASSOCIATION

OFFICERS

President—

ROBERT O. BONNELL, Baltimore, Md.

First Vice-President—

THOMAS C. BOUSHALL, Richmond, Va.

Second Vice-President—

CHARLES H. BRYANT, Des Moines, Iowa.

Secretary-Treasurer—

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

EXECUTIVE COMMITTEE

Robert O. Bonnell, Chairman, Baltimore, Md.
 A. C. Armstrong, Duluth, Minn.
 H. Ellsworth Brown, Bridgeport, Conn.
 Herbert F. Koch, Cincinnati, Ohio.

Wallace D. McLean, New York, N. Y.
 Ralph W. Pitman, Philadelphia, Pa.
 Harry E. Small, Cleveland, Ohio
 Philip Woolcott, Asheville, N. C.

BOARD OF GOVERNORS

Robert O. Bonnell, Chairman, Baltimore, Md.
 A. C. Armstrong, Duluth, Minn.
 J. Rodney Ball, Lawrence, Mass.
 Thomas C. Boushall, Richmond, Va.
 H. Ellsworth Brown, Bridgeport, Conn.
 Charles H. Bryant, Des Moines, Iowa
 Morgan J. Burk, Hartford, Conn.
 Bertram Chesterman, Washington, D. C.
 George M. Clark, Chattanooga, Tenn.
 F. A. Collman, San Francisco, Calif.
 G. D. Curtis, Tampa, Fla.
 B. M. Gessel, Tulsa, Okla.
 Howard E. Gladding, Providence, R. I.

Herbert F. Koch, Cincinnati, Ohio
 Wallace D. McLean, New York, N. Y.
 Arthur J. Morris, New York, N. Y.
 Ralph W. Pitman, Philadelphia, Pa.
 Frank L. Rawson, Portland, Me.
 M. S. Richardson, Akron, Ohio
 Frank M. Ross, Wilmington, N. C.
 Harry E. Small, Cleveland, Ohio
 George C. Toel, St. Joseph, Mo.
 Luther H. Tucker, Albany, N. Y.
 F. Earl Wallace, Boston, Mass.
 George Winship, Atlanta, Ga.
 Philip Woolcott, Asheville, N. C.
 W. F. Wright, Dallas, Texas.

MORTGAGE BANKERS ASSOCIATION OF AMERICA

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

OFFICERS (1934-1935)

President, Owen M. Murray, The Murray Investment Co., Dallas, Texas.
Vice-President, Frank C. Waples, Midland Mortgage Co., Cedar Rapids, Ia.
Vice-President, E. E. Murrey, Nashville Trust Co., Nashville, Tenn.
Vice-President, James W. Collins, Tracy Loan & Trust Co., Salt Lake City, Utah.

Vice-President, Frank C. Evans, Evans, DeVore & Co., Crawfordsville, Ind.
Immediate Past President, W. Walter Williams, Continental, Inc., Seattle, Wash.
General Counsel, C. C. Renfro, Renfro & McCombs, Dallas, Texas.

BOARD OF GOVERNORS

Reade M. Ireland, MacMaster, Ireland & Co., Portland, Ore.
L. E. Mahan, L. E. Mahan & Company, St. Louis, Mo.
J. P. Hogan, Standard Mortgage Corp., New Orleans, La.
A. D. Fraser, A. D. Fraser, Inc., 510 Guardian Bldg., Cleveland, Ohio.
Harry C. Peiker, National Bank Building, Detroit, Mich.
C. A. Campbell, The Midland Mortgage Co., Toledo, O.
H. F. Whitlie, Cacia Mutual Life Insurance Co. Washington, D. C.
Irvin Jacobs, Irvin Jacobs & Company, Chicago, Ill.
J. J. F. Steiner, Realty Mortgage Co., Birmingham, Ala.
S. M. Waters, M. R. Waters & Sons, Inc., Minneapolis, Minn.
Thomas F. Clark, Thomas F. Clark Co., New Haven, Conn.
Sylvanus B. Nye, Nye Mortgage Corporation, Buffalo, N. Y.
Richard G. Lambrecht, Lambrecht Realty Co., Detroit, Mich.

Edmund G. Chamberlain, Room 7507, New Post Office Bldg., Washington, D. C.
Hiram S. Cody, Cody Realty & Mortgage Co., Winston-Salem, N. C.
C. W. Kistler, C. W. Kistler Co., Miami, Fla.
A. Y. Creager, A. Y. Creager Co., Sherman, Tex.
W. A. Clarke, First Mortgage Co. of Philadelphia, Philadelphia, Pa.
Arthur M. Hurd, Mortgage-Bond Company of New York, New York City
Dean R. Hill, Hill Mortgage Corporation, Buffalo, New York.
G. C. Bowie, H. L. Rust Co., Washington, D. C.
L. A. McLean, Southern Trust Co., Louisville, Ky.
Roy S. Johnson, Albright Title & Trust Co., Newkirk, Okla.
Byron T. Shutz, Herbert V. Jones & Co., Kansas City, Mo.

NATIONAL AND STATE BANKERS' PROTECTIVE ASSOCIATION

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

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

General Secretary-Treasurer
F. R. Jones
99 1/2 Walton St., N. W.
Atlanta, Ga.

STATE BANK OFFICIALS AND EXAMINERS, 1935

STATE	NAME	ADDRESS
Ala.	J. H. Williams, Supt. of Banks	Montgomery.
"	Miss Addie Lee Parish, Deputy Supt. of Banks	Montgomery.
"	W. B. Hooper, Office Assistant	Albertville.
"	W. E. Henley, Member of Banking Board	Birmingham.
"	J. B. Barnett, Member of Banking Board	Monroeville.
"	F. J. Callen, Member of Banking Board	Clanton.
"	G. H. Tatum, Member of Banking Board	Greenville.
"	G. F. Cawright, Bank Examiner	Athens.
"	G. H. Foote, Bank Examiner	Birmingham.
"	B. S. Gay, Bank Examiner	Montgomery.
"	A. J. Smith, Bank Examiner	Montgomery.
Ariz.	Y. C. White, Supt. of Banks	107 Capitol Bldg., Phoenix.
"	Lloyd Thomas, Chief Bank Examiner	Phoenix.
"	L. V. Bailey, Bank Examiner	Phoenix.
"	A. G. King, Bank Examiner	Phoenix.
"	J. P. Connolly, Bank Examiner	Phoenix.
"	Pearl Butler Pendleton, Secretary	Phoenix.
Ark.	Marion Wasson, Bank Commissioner	Little Rock.
"	Rex W. Peel, Asst. Commissioner	Little Rock.
"	Oliver Phillips, Asst. Commissioner in charge of Building & Loan Associations	Little Rock.
"	B. M. Eagle, Asst. Commissioner in charge of Blue Sky Division	Little Rock.
"	Theo. P. Carson, State Bank Examiner	Little Rock.
"	Albert Sims, Bank Examiner	Little Rock.
"	G. H. Sexton, Bank Examiner	Little Rock.
"	H. A. Daugherty, Bank Examiner (Closed Banks)	Little Rock.
"	Fay C. Rayburn, Asst. Bank Examiner	Little Rock.
"	Franklin Clemmer, Bldg. & Ln. Examiner	Little Rock.
"	Nora S. Powers, Clerk	Little Rock.
Calif.	F. W. Richardson, Supt. of Banks	343 Sansome St. San Francisco.
"	W. J. Murphy, Chief Deputy	San Francisco.
"	C. E. Lowell, Chief Examiner	San Francisco.
"	G. M. Ackerman, Bank Examiner	San Francisco.
"	H. W. Albert, Bank Examiner	San Francisco.
"	D. B. Courtney, Bank Examiner	San Francisco.
"	C. E. Deskin, Bank Examiner	San Francisco.
"	Chas. J. Ledwith, Bank Examiner	San Francisco.
"	G. A. Macpherson, Bank Examiner	San Francisco.
"	N. C. Matthews, Bank Examiner	San Francisco.
"	Paul F. Meckes, Bank Examiner	San Francisco.
"	J. Perry Reynolds, Bank Examiner	San Francisco.
"	H. S. Taylor, Bank Examiner	San Francisco.
"	W. T. Werschull, Bank Examiner	San Francisco.
"	Dan S. Canny, Chief of the Division of Bond Certification	San Francisco.
"	John McFaul, Chief of Southern Division	701 California State Bldg., Los Angeles
"	E. D. Backus, Bank Examiner	
"	R. C. Barth, Bank Examiner	
"	S. M. Matthews, Bank Examiner	
"	E. E. Hauptert, Bank Examiner	
"	Harriet O. French, Secretary	Sacramento Office.
Colo.	Grant McFerson, State Bank Commissioner	125 State Office Bldg. Denver.
"	Axel B. Olson, Chief Deputy Bank Com.	Denver.
"	John Jepson, Deputy Bank Com.	Denver.
"	Geo. T. Atchison, Deputy Bank Com.	Denver.
"	Walter J. Nelson, Deputy Bank Com.	Denver.
Conn.	Walter Perry, Bank Commissioner	New Haven.
"	R. Gordon Baldwin, Deputy Bank Com.	Bristol.
"	Harold P. Splain, Asst. Bank Com.	New Haven.
"	Clarence H. Adams, Director Secur. Div.	West Hartford.
"	John F. DiNonno, Bank Liquidating Agt.	New Britain.
"	William P. Landon, Bond Consultant	West Hartford.
"	Philip H. Moriarty, Analyst and Statis. n.	Hartford.
"	Arthur O. Lamb, Real Estate Appraiser	Rocky Hill.
"	Alfred F. Austin, Principal Bank Exam.	Torrington.
"	George W. Austin, Associate Bank Exam.	West Hartford.
"	Lynwood K. Elmore, Associate Bk. Exam.	West Hartford.
"	Frank E. Irving, Associate Bank Exam.	Bridgeport.
"	Arthur B. Shippee, Associate Bank Exam.	East Killingly.
"	Reinhard J. Bardeck, Senior Bank Exam.	New Britain.

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

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Ind.	Department of Financial Institutions, Commission for Financial Institutions:	Indianapolis.	Md.	C. Scott Donohue, Junior Examiner, Union Trust Bldg.	Baltimore.
	Robert R. Batton, Chairman	Marion.	(Cont.)	Louis G. Shipley, Junior Examiner, Union Trust Bldg.	Baltimore.
	O. P. Welborn, Vice Chairman	Indianapolis.		Arthur N. Englar, Jr., Junior Examiner, Union Trust Bldg.	Baltimore.
	Harvey B. Hartsock	Indianapolis.		Frank H. Hoffmaster, Junior Examiner, Union Trust Bldg.	Baltimore.
	Myron H. Gray	Muncie.		William O. Dunn, Jr., Junior Examiner, Union Trust Bldg.	Baltimore.
	C. M. Setser	Columbus.		Wade G. Emmett, Jr., Junior Examiner, Union Trust Bldg.	Baltimore.
	Department of Financial Institutions:			Edward R. Sudsbury, Junior Examiner, Union Trust Bldg.	Baltimore.
	Richard A. McKinley, Director	Jefferson.		Wm. W. Rhodes, Junior Examiner, Union Trust Bldg.	Baltimore.
	Herman B. Wells, Bank Supervisor	Bloomington.			
	Wm. R. Dexheimer, Examiner in Charge of Liquidations.	Indianapolis.	Mass.	Henry H. Pierce, Com. of Banks.	State House, Boston
	Morris Stults, Bank Examiner	Bluffton.		L. R. W. Leland, Deputy Com. of Banks	Newtonville.
	H. V. Miller, Bank Examiner	Franklin.		Charles H. Answorth, Director	No. Beverly.
	T. G. Inwood, Bank Examiner	Indianapolis.		Charles J. Bateman, Jr., Director	Newtonville.
	J. E. Myer, Bank Examiner	Fort Wayne.		William B. Jensen, Director	Frammingham.
	H. R. Johnson, Bank Examiner	Petersburg.		George F. Powers, Director	Arlington.
	W. E. Scales, Bank Examiner	Jeffersonville.		John E. Turner, Director	Greenwood.
	G. E. Swaim, Bank Examiner	Hartford City.		Eugene Brimmer, Asst. Director	Malden.
	G. B. Hines, Bank Examiner	La Porte.		Harold P. Jenks, Asst. Director	Newton Centre.
	Milton Martin, Bank Examiner	Indianapolis.		Nathan L. Whitten, Asst. Director	Campello.
	Blaine H. Wiseman, Bank Examiner	Corydon.		Nelson B. Davis, Chief Clerk	Newton Highlands.
	Hal T. Kitchen, Jr., Bank Examiner	Greensburg.		George W. Barron, Senior Bank Exam.	Beverly.
	F. M. Call, Bank Examiner	Indianapolis.		Joseph R. Beetle, Senior Bank Exam.	South Braintree.
	J. W. Ball, Bank Examiner	Marion.		Forrest F. Bursley, Senior Bank Exam.	Winchester.
	G. A. Mator, Bank Examiner	New Albany.		Howard A. Clark, Senior Bank Exam.	Wakefield.
	Joe McCord, Bank Examiner	Indianapolis.		William E. Day, Senior Bank Exam.	Chelsea.
	Wilbur White, Bank Examiner	La Fayette.		Arthur W. Flint, Senior Bank Exam.	Wakefield.
	Henry B. Duitz, Bank Examiner	Jeffersonville.		Charles W. Herzig, Senior Bank Exam.	Roxbury.
	C. R. Moss, Bank Examiner	Orleans.		Paul H. Heywood, Senior Bank Exam.	Wakefield.
				John L. Keyes, Senior Bank Examiner	Lowell.
Iowa.	D. W. Bates, Supt. of Banking	State House, Des Moines.		Harrison S. King, Senior Bank Examiner	Melrose.
	R. L. Bunce, Deputy Supt.	Des Moines.		George O. Mansfield, Senior Bank Exam.	Rockland.
	G. S. Krowth, Director of Receiverships	Des Moines.		Burt O. McKinley, Senior Bank Exam.	Lowell.
	R. R. Blair, Examiner	Waterloo.		Arthur S. Morey, Senior Bank Exam.	Belmont.
	Walter Jurgens, Examiner	West Liberty.		John F. Rich, Senior Bank Exam.	Watertown.
	H. R. Jackson, Examiner	Marshalltown.		Stephen M. Farrey, Senior Bank Exam.	Mablehead.
	S. T. Egerton, Examiner	Estherville.		Horace W. Whynot, Senior Bank Exam.	Roslinale.
	C. D. Emmert, Examiner	Red Oak.		Carl H. Baker, Asst. Bank Exam.	Wollaston.
	C. S. Johnson, Examiner	Des Moines.		George F. Davee, Asst. Bank Exam.	Plymouth.
	R. H. Murphy, Assistant Examiner	Des Moines.		Michael J. Dunnigan, Asst. Bank Exam.	Boston.
	Ira J. Melas, Assistant Examiner	Des Moines.		Samuel W. Eldridge, Asst. Bank Exam.	Arlington Hts.
	Norman Sage, Assistant Examiner	Des Moines.		Samuel T. Foster, Asst. Bank Exam.	Waverley.
				Chester A. Gray, Asst. Bank Exam.	Medford.
Kansas.	H. W. Koenek, Bank Commissioner	Topeka.		Henry Haerberle, Asst. Bank Examiner	Jamaica Plain.
	T. J. Rhodes, Asst. Bank Com.	Topeka.		Frank A. Hannan, Asst. Bank Exam.	Cambridge.
	C. F. Gilpin, 1st Special Assistant Bank Commissioner	Topeka.		Francis J. Hillberg, Asst. Bank Exam.	Wellesley Hills.
	I. L. Perkins, 2nd Special Asst. Bank Com.	Hutchinson.		Henry E. Keoble, Asst. Bank Exam.	Jamaica Plain.
	R. J. Arbuthnot, Deputy Bank Com.	Norton.		George H. Magurn, Asst. Bank Exam.	Roslinale.
	L. C. Christenson, Deputy Bank Com.	Topeka.		Harold A. McKay, Asst. Bank Exam.	Somerville.
	John R. Emery, Deputy Bank Com.	Wichita.		Burton T. Spencer, Asst. Bank Exam.	Worcester.
	R. Keesling, Deputy Bank Com.	Wichita.		W. A. Warren, Asst. Bank Exam.	Newton.
	T. Clarke Key, Deputy Bank Com.	Salina.		Albert M. Whitworth, Asst. Bank Exam.	Lowell.
	H. F. Nelson, Deputy Bank Com.	Topeka.		Harold E. Almy, Junior Bank Exam.	Braintree.
	E. B. Schwartz, Deputy Bank Com.	Manhattan.		Austin J. Blood, Junior Bank Exam.	Worcester.
	C. W. Starr, Chief Examiner	Topeka.		Charles E. Boles, Junior Bank Exam.	Brookline.
	A. E. Von Trebra, Deputy Bank Com.	Topeka.		Joseph L. Brighton, Junior Bank Exam.	Somerville.
	E. D. Land, Deputy Bank Commissioner	Iola.		Frederick B. Bave, Junior Bank Exam.	Worcester.
	Geo. D. Royer, Jr., Deputy Bank Com.	Topeka.		Philip J. Coady, Junior Bank Exam.	Somerville.
	Norton Thayer, Deputy Bank Com.	Dodge City.		Frederick A. Connell, Junior Bank Exam.	Jamaica Plain.
	C. W. Johnson, General Receiver	Topeka.		Joseph F. Connellan, Junior Bank Exam.	Brookline.
Ky.	J. R. Dorman, Banking and Securities Com.	Frankfort.		Harry A. Cowles, Junior Bank Exam.	Boston.
	Glenn W. Lane, Deputy Bank Com.	Frankfort.		Henry H. Crowell, Junior Bank Exam.	Boston.
	Evelyn G. Clifton, Deputy Securities Com.	Frankfort.		Bernard V. Dill, Junior Bank Examiner	Boston.
	Julian G. Allen, Bank Examiner	Millersburg.		Paul Donovan, Junior Bank Examiner	Brighton.
	Ernest E. Bond, Bank Examiner	Versailles.		Sidney L. Drown, Asst. Bank Exam.	Malden.
	F. E. Bradley, Bank Examiner	Scottsville.		Roland E. Hamel, Junior Bank Exam.	Watertown.
	Grover C. Ransom, Bank Examiner	Vernona.		Russell A. Heesee, Junior Bank Exam.	Roslinale.
	Lawrence J. Roll, Bank Examiner	Newport.		Larkland P. Hewitt, Junior Bank Exam.	Cambridge.
	Collins Waller, Bank Examiner	Morganfield.		Elmer Holmberg, Junior Bank Exam.	Worcester.
La.	J. S. Brock, State Bank Com., Capitol Bldg.	Baton Rouge.		Arthur W. Hood, Junior Bank Exam.	No Quincy.
	A. R. Johnson, Deputy State Bank Com.	Baton Rouge.		G. W. Hoyt, Junior Bank Exam.	Malden.
	M. Finnegan, Chief State Bank Com.	New Orleans.		Francis P. Hynes, Junior Bank Exam.	Boston.
	W. E. Wood, State Bank Examiner and Asst. Supervisor, Homestead and Bld. & Loan Associations.	New Orleans.		P. Joseph King, Junior Bank Exam.	Northampton.
	W. C. Evans, State Bank Examiner.	New Orleans.		Felix A. Kulik, Junior Bank Exam.	Beverly.
	J. B. Hill, State Bank Examiner.	New Orleans.		Arthur A. LeMay, Junior Bank Exam.	Beverly.
	J. S. Brock, Jr., State Bank Examiner.	New Orleans.		Wm. F. Maloney, Junior Bank Examiner	Chelsea.
	I. H. Schonberg, State Bank Examiner.	New Orleans.		Wm. H. Martine, Junior Bank Exam.	Dorchester.
	Clement S. Ruf, Asst. State Bank Exam.	New Orleans.		Glen H. Martine, Junior Bank Exam.	Waltham.
Maine.	Thomas A. Cooper, Bank Examiner	Augusta.		Frank W. McCabe, Junior Bank Exam.	Malden.
	T. Franklin Anderson, Deputy Bank Com.	Gardiner.		Norman F. McDonah, Junior Bank Exam.	Dorchester.
	T. Frank Parker, Senior Examiner	Belfast.		Herbert J. Millen, Junior Bank Exam.	Belmont.
	Ernest C. Stinson, Examiner	Bangor.		Willard A. Moulton, Junior Bank Exam.	Milton.
	Harold W. Lord, Examiner	Brewer.		George F. Murphy, Junior Bank Exam.	Brighton.
	George H. Young, Assistant Examiner	Portland.		Paul F. Ochs, Junior Bank Exam.	East Milton.
	Walter E. Frank, Asst. Examiner	Gray.		Daniel J. O'Connor, Junior Bank Exam.	Lowell.
	David B. Moody, Asst. Examiner	Belfast.		James L. Patterson, Junior Bank Exam.	Brookline.
	Albert S. Noyes, Asst. Examiner	Bath.		Robert A. Quinn, Junior Bank Exam.	Brighton.
	J. Malcolm Stanley, Asst. Examiner	Kezar Falls.		Harry B. Quinn, Junior Bank Exam.	East Weymouth.
	Harold F. Holmes, Asst. Examiner	Bangor.		Eric D. Rice, Junior Bank Exam.	Lynn.
	Kenneth B. Foss, Loan Agcy. Examiner	Augusta.		William F. Ritchie, Junior Bank Exam.	Belmont.
	Annie R. Norman, Clerk	Augusta.		W. S. Savery, Junior Bank Exam.	Plymouth.
	Hal. G. Hoyt, Securities Examiner	Augusta.		James J. Stapleton, Junior Bank Exam.	Dorchester.
	Agnes M. Hickey, Registration Clerk	Gardiner.		Eugene F. Storrs, Junior Bank Exam.	Needham.
				B. F. Strand, Jr., Junior Bank Exam.	Brookline.
				Kenneth W. Tatro, Junior Bank Exam.	Walpole.
				Carleton B. Weeks, Junior Bank Exam.	Malden.
Md.	John J. Ghinger, Bank Com., Un. Tr. Bldg.	Baltimore.		Edward S. Whitmarsh, Junior Bk. Exam.	Medford.
	John D. Hospelhorn, Deputy Bank Commissioner, Union Trust Bldg.	Baltimore.		Douglas M. Williams, Junior Bk. Exam.	Newton Highlands.
	H. E. Meeks, Chief Examiner, Union Trust Bldg.	Baltimore.		John W. Slye, Senior Credit Exam.	Malden.
	Allan J. Foster, Senior Examiner, Union Trust Bldg.	Baltimore.		Donald K. Taylor, Senior Credit Exam.	Everett.
	W. Reed Seal, Senior Examiner, Union Trust Bldg.	Baltimore.		Harry N. Thomas, Asst. Credit Exam.	Wollaston.
	Schall W. Mitzel, Senior Examiner, Union Trust Bldg.	Baltimore.		Arthur Welwood, Asst. Credit Exam.	Boston.
	Oscar P. Comegys, Senior Examiner, Union Trust Bldg.	Baltimore.	Mich.	R. E. Reichert, Commissioner	Lansing.
	Jesse C. Gawthrop, Senior Examiner, Union Trust Bldg.	Baltimore.		M. C. Taylor, Deputy Commissioner	Lansing.
	Frank B. Marshall, Senior Examiner, Union Trust Bldg.	Baltimore.		Fred Marín, Deputy Commissioner	Lansing.
	C. Raymond Frey, Senior Examiner, Union Trust Bldg.	Baltimore.		K. H. Butters, State Bank Examiner	East Lansing.
	Z. Davis Jackson, Senior Examiner, Union Trust Bldg.	Baltimore.		F. B. Campbell, State Bank Examiner	Caro.
	H. Sadtler Nolen, Junior Examiner, Union Trust Bldg.	Baltimore.		R. A. Carroll, State Bank Examiner	Bellevue.
	Julius Scriba, Junior Examiner, Union Trust Bldg.	Baltimore.		Smith Falconer, State Bank Examiner	Detroit.
	Alton R. Middlekauff, Junior Examiner, Union Trust Bldg.	Baltimore.		L. M. Fenton, State Bank Examiner	Bay City.
				M. G. Fiegel, State Bank Examiner	Detroit.
				F. M. Kropschot, State Bank Examiner	Marshall.
				R. K. Laporth, State Bank Examiner	Flushing.
				A. G. List, State Bank Examiner	Lansing.
				H. S. Maentz, State Bank Examiner	Allegan.
				R. C. McClelland, State Bank Examiner	Grand Rapids.
				F. G. MacEachron, State Bank Examiner	Hudsonville.
				G. D. Monroe, State Bank Examiner	Howell.
				E. W. Nelson, State Bank Examiner	Ann Arbor.
				B. W. Preston, State Bank Examiner	Charlotte.
				W. L. Roy, State Bank Examiner	Pontiac.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
Mich. (Cont.)	H. L. Switzer, State Bank Examiner	Mt. Clemens.	N. J. (Cont.)	John M. Jones, Junior Bank Examiner	Teaneck.
	Peter Talentino, State Bank Examiner	Laurium.		Charles A. Kraus, Junior Bank Examiner	Grantwood.
	H. G. Taylor, State Bank Examiner	Lansing.		Harry Z. Levick, Junior Bank Examiner	Collingswood.
	C. C. Tyson, State Bank Examiner	Lansing.		James J. Malan, Junior Bank Examiner	Auburn.
	R. B. Van Wert, State Bank Examiner	Jonesville.		Herbert L. Morris, Junior Bank Examiner	North Plainfield
	H. O. Wells, State Bank Examiner	Dearborn.		Morris L. Parsels, Junior Bank Examiner	Atlantic City.
	O. S. Wood, Jr., State Bank Examiner	East Lansing.		Frank M. Power, Junior Bank Examiner	Ridgefield Park.
	Paul Yull, State Bank Examiner	Lansing.		Alfred Sasser, Junior Bank Examiner	Trenton.
	K. C. Aldrich, Asst. State Bank Exam.	Jackson.		Ralph G. Smith, Junior Bank Examiner	Belleville.
	Edwin L. Haab, Asst. State Bank Exam.	Ann Arbor.		D. O. Stably, Junior Bank Examiner	Summit.
	Clarence E. Kearns, Asst. State Bank Ex.	Negaunee.		Raymond H. Wesner, Junior Bank Exam.	Lambertville.
	George H. Ricks, Asst. State Bank Exam.	Jackson.		John W. West, Junior Bank Examiner	Hightstown.
	John H. Robson, Jr., Asst. State Bk. Exam.	Ovid.	N. M.	Woodlan P. Saunders, State Bk. Ex.	Capitol Bldg., Santa Fe.
	H. E. Romig, Asst. State Bank Examiner	St. Clair Shores.		John C. Hays, Deputy State Bk. Exam.	Santa Fe.
	W. C. Schrader, Asst. State Bank Exam.	Detroit.		E. M. Hampton, Deputy State Bk. Ex.	Santa Fe.
	W. J. Schriemer, Asst. State Bk. Examiner	Grand Rapids.		R. W. Heflin, Special Asst. Blue-sky Dept.	Santa Fe.
	T. D. Sherk, Asst. State Bank Examiner	Litchfield.	N. Y.	George W. Egbert, Supt. of Banks, State of	New York. State Office Bldg.
	Guy A. Spencer, Asst. State Bank Exam.	Ypsilanti.		Charles H. Schoch, Deputy	80 Centre St., N. Y.
	Donald T. Webster, Asst. State Bank Ex.	Grosse Pointe.		William R. White, Deputy	80 Centre St., N. Y.
	Ralph Clench, Small Loan Agency Exam.	Battle Creek.		George A. Porter, Deputy	80 Centre St., N. Y.
	Howard Gies, Bond Department	Lansing.		George A. Coleman, Deputy	Albany.
	R. A. Haigh, Bond Department	Lansing.		Earl Harkness, Deputy	80 Centre St., N. Y.
	H. El Johnson, Bond Department	Lansing.		George M. Aldrich, Bank Examiner	80 Centre St., N. Y.
				H. Andrews, Bank Examiner	80 Centre St., N. Y.
Minn.	Elmer A. Benson, Com. of Banks	St. Paul.		Earl J. Bangert, Bank Examiner	Buffalo.
	A. W. Sands, Deputy Commissioner	St. Paul.		Robert A. Barnett, Jr., Bank Examiner	80 Centre St., N. Y.
	F. A. Amundson, Chief Clerk	St. Paul.		Frederick T. Bolan, Bank Examiner	80 Centre St., N. Y.
	Ralph J. Maertz, Manager Bond Dept.	St. Paul.		Rho L. Bush, Bank Examiner	80 Centre St., N. Y.
	Robt. D. Beery, Examiner in Charge of			S. I. Chittenden, Bank Examiner	80 Centre St., N. Y.
	Liquidation	St. Paul.		Charles Clarke, Bank Examiner	Albany.
	F. R. McGowan, Asst. to Commissioner	Minneapolis.		Fletcher G. Crane, Bank Examiner	80 Centre St., N. Y.
	Jesse Olson, Bank Examiner	Fergus Falls.		George R. Dize, Bank Examiner	Buffalo.
	Jacob Riger, Bank Examiner	Ada.		Clarence R. Dorman, Bank Examiner	80 Centre St., N. Y.
	J. H. Spieker, Bank Examiner	Minneapolis.		Andrew Eisen, Bank Examiner	80 Centre St., N. Y.
	Henry Lende, Bank Examiner	Appleton.		Claude C. Foulk, Bank Examiner	80 Centre St., N. Y.
	C. M. Wenzel, Bank Examiner	St. Paul.		Lawrence H. Geser, Bank Examiner	80 Centre St., N. Y.
	H. V. Montgomery, Bank Examiner	Minneapolis.		Bernard J. Hirschfeld, Bank Examiner	80 Centre St., N. Y.
	G. W. Tanner, Bldg. & Loan Examiner	Minneapolis.		R. W. Humphrey, Bank Examiner	80 Centre St., N. Y.
	C. E. Tillander, Examiner	St. Paul.		Arthur Koch, Bank Examiner	Saratoga Springs.
	G. V. Markey, Assistant Examiner	Worthington.		Edward H. Leete, Bank Examiner	80 Centre St., N. Y.
	R. S. Picha, Assistant Examiner	St. Paul.		Paul V. Liehr, Bank Examiner	80 Centre St., N. Y.
	H. H. Jensen, Assistant Examiner	Ada.		Thomas M. Little, Bank Examiner	Syracuse.
	Karl Vander Horck, Asst. Examiner	Minneapolis.		James S. Love, Bank Examiner	80 Centre St., N. Y.
	C. E. Williams, Asst. Examiner	Minneapolis.		Clarence A. Masker, Bank Examiner	80 Centre St., N. Y.
	Henry J. Larson, Asst. Examiner	Ada.		Matson L. Masson, Bank Examiner	80 Centre St., N. Y.
	Clarence Lodahl, Assistant Examiner	St. Paul.		William J. McAuliffe, Bank Examiner	80 Centre St., N. Y.
	A. A. Wilcken, Assistant Examiner	Minneapolis.		Arthur P. McQuade, Bank Examiner	80 Centre St., N. Y.
Miss.	Department of Bank Supervision:			William P. Mitchell, Bank Examiner	80 Centre St., N. Y.
	M. D. Brett, State Comptroller	Jackson.		Charles E. Nathaway, Bank Examiner	Rochester.
	R. B. Clark, Secy. and Office Asst.	Jackson.		William D. Navin, Bank Examiner	Schenectady.
	C. L. Hester, Attorney	Jackson.		John C. O'Byrne, Bank Examiner	Syracuse.
	R. G. Duke, Bank Examiner	Jackson.		Thaniel Orens, Bank Examiner	80 Centre St., N. Y.
	C. T. Johnson, Bank Examiner	Clarksdale.		James J. O'Shaughnessy, Bank Examiner	80 Centre St., N. Y.
	E. M. Sumner, Bank Examiner	Hattiesburg.		Reginald W. Pawling, Bank Examiner	80 Centre St., N. Y.
	W. O. Walker, Bank Examiner	Clarksdale.		Fred W. Piderit, Bank Examiner	80 Centre St., N. Y.
Mo.	O. H. Moberly, Com. of Finance, Depart-	Jefferson City.		George J. Riedel, Bank Examiner	80 Centre St., N. Y.
	ment of Finance			Louis N. Roe, Bank Examiner	80 Centre St., N. Y.
	P. W. Henry, Deputy Commissioner of	Jefferson City.		Herbert C. Rogers, Bank Examiner	80 Centre St., N. Y.
	Finance			Peter N. Shippee, Bank Examiner	Albany.
	Don O. Adamson, Bank Examiner	Miller.		John A. Tripp, Bank Examiner	Rochester.
	Geo. E. Chipman, Bank Examiner	Monroe City.		Arthur B. Vogel, Bank Examiner	80 Centre St., N. Y.
	O. H. Clark, Bank Examiner	Savannah.		Joseph B. Zweifel, Bank Examiner	80 Centre St., N. Y.
	H. G. Elliott, Bank Examiner	Keytesville.		William G. Alfonsin, Bank Examiner	80 Centre St., N. Y.
	J. D. Ellis, Bank Examiner	Malden.		Henry C. Bartsch, Bank Examiner	80 Centre St., N. Y.
	F. S. Hummel, Bank Examiner	St. Louis.		John O. Beat, Bank Examiner	80 Centre St., N. Y.
	Bryan Osborn, Bank Examiner	Macks Creek.		William Breslau, Bank Examiner	80 Centre St., N. Y.
	Sam J. Ross, Bank Examiner	Kirksville.		William H. Carroll, Bank Examiner	80 Centre St., N. Y.
	Harry C. Steffens, Bank Examiner	Kansas City.		John G. Cavanaugh, Bank Examiner	Syracuse.
Mont.	Frank H. Johnson, Supt. of Banks	Helena.		Robert E. Chellis, Bank Examiner	80 Centre St., N. Y.
	R. C. Wallace, Bank Examiner	Helena.		Mortimer S. Cole, Bank Examiner	80 Centre St., N. Y.
	R. J. Fremou, Bank Examiner	Helena.		William L. J. Conway, Bank Examiner	80 Centre St., N. Y.
	E. R. Kahla, Bank Examiner	Helena.		David S. Cushman, Bank Examiner	Syracuse.
	C. A. Kelley, Bank Examiner	Helena.		Arthur W. Dahl, Bank Examiner	80 Centre St., N. Y.
Neb.	B. N. Saunders, Supt. Dept. of Banking	Lincoln.		Amrose J. Delaney, Bank Examiner	Rochester.
	J. F. McLain, Chief Examiner, Dept. of	Lincoln.		John C. Dieckert, Bank Examiner	80 Centre St., N. Y.
	Banking, State Capitol Bldg.			John M. Egan, Bank Examiner	Buffalo.
	J. Y. Castle, Bank Examiner	Lincoln.		Albert P. Fallon, Bank Examiner	80 Centre St., N. Y.
	L. Hallsted, Bank Examiner	Norfolk.		Frank M. Flaherty, Bank Examiner	80 Centre St., N. Y.
	C. R. Haines, Bank Examiner	Holdrege.		Raymond F. Garraty, Bank Examiner	80 Centre St., N. Y.
	A. F. Jorgensen, Bank Examiner	Alliance.		S. D. Gildersleeve, Bank Examiner	80 Centre St., N. Y.
	Merl H. Garrison, Bank Examiner	Lincoln.		Henry W. Gredel, Bank Examiner	80 Centre St., N. Y.
Nev.	E. J. Seaborn, Supt. of Banks	Carson City.		Clarence F. Hartig, Bank Examiner	80 Centre St., N. Y.
N. H.	Clyde M. Davis, Commissioner	State House, Concord.		John C. Hasbrouck, Bank Examiner	80 Centre St., N. Y.
	Leon O. Gerry, Deputy Com.	Concord.		Charles E. Kearns, Bank Examiner	80 Centre St., N. Y.
N. J.	State of New Jersey, Dept. of Banking and			Joseph J. Kennedy, Bank Examiner	Rochester.
	Insurance, State House Annex.	Trenton.		Margaret E. Kennedy, Bank Examiner	80 Centre St., N. Y.
	William H. Kelly, Commissioner, Dept. of			William J. Kennedy, Bank Examiner	Rochester.
	Banking and Insurance.	East Orange.		Marcus Koster, Bank Examiner	80 Centre St., N. Y.
	George Compton, Deputy Commissioner	Trenton.		Joseph W. Kusterko, Bank Examiner	80 Centre St., N. Y.
	James A. Onell, Asst. Deputy Comm.	Trenton.		John Lacke, Bank Examiner	Buffalo.
	Robert B. Allardice, Special Assistant			Francis J. Ludemann, Bank Examiner	80 Centre St., N. Y.
	Deputy Commissioner	Westfield.		Harold R. MacEwen, Bank Examiner	Syracuse.
	A. S. Amerman, Special Assistant Deputy			Salvin C. Marolda, Bank Examiner	80 Centre St., N. Y.
	Commissioner	Trenton.		Thomas Martinus, Bank Examiner	80 Centre St., N. Y.
	Frank J. Fitzpatrick, Special Assistant			Edward R. McAuliffe, Bank Examiner	80 Centre St., N. Y.
	Deputy Commissioner	Elizabeth.		Matthew F. McAvoys, Bank Examiner	80 Centre St., N. Y.
	Andrew Gray, Special Assistant Deputy			J. Gerald McGillen, Bank Examiner	Syracuse.
	Commissioner	Hillsdale.		Arthur J. McQuade, Bank Examiner	Syracuse.
	Eric O. Kranke, Special Assistant Deputy			James McWilliams, Bank Examiner	Syracuse.
	Commissioner	Woodcliff.		H. Le Roy Miller, Bank Examiner	Rochester.
	Carey E. Mayo Special Assistant Deputy			L. E. Millsbaugh, Bank Examiner	80 Centre St., N. Y.
	Commissioner	Merchantville.		James F. Moran, Bank Examiner	80 Centre St., N. Y.
	John F. McGuire, Special Assistant Deputy			Charles M. Morat, Bank Examiner	80 Centre St., N. Y.
	Commissioner	Passaic.		Edward J. Morehouse, Bank Examiner	Albany.
	Howard F. Sprow, Special Assistant Deputy			Joseph V. Rullaly, Bank Examiner	80 Centre St., N. Y.
	Commissioner	Atlantic City.		Charles R. Murray, Bank Examiner	80 Centre St., N. Y.
	Frank H. Betz, Senior Bank Examiner	Plainfield.		James A. Murray, Bank Examiner	Troy.
	John T. Connolly, Senior Bank Examiner	Trenton.		Henry J. Nauer, Bank Examiner	80 Centre St., N. Y.
	Walter B. Firman, Senior Bank Examiner	Trenton.		George S. Notarpole, Bank Examiner	80 Centre St., N. Y.
	Oscar B. Garthwaite, Jr., Senior Bk. Exam.	Rahway.		Edward P. Pedlowe, Bank Examiner	80 Centre St., N. Y.
	Walter L. Lyons, Senior Bank Examiner	Emerson.		Edward J. Pierce, Bank Examiner	80 Centre St., N. Y.
	George A. McLaughlin, Senior Bank Exam.	Trenton.		Vincent C. Reuther, Bank Examiner	80 Centre St., N. Y.
	Edward B. Snook, Senior Bank Examiner	Princeton.		Walter E. Riddle, Bank Examiner	80 Centre St., N. Y.
	William M. Struble, Senior Bank Exam.	Belleville.		Arthur D. Rooney, Jr., Bank Examiner	80 Centre St., N. Y.
	David W. Andrews, Junior Bank Examiner	Elizabeth.		John C. Rued, Bank Examiner	Buffalo.
	Franklin W. Bright, Junior Bank Examiner	Rutherford.		Arthur J. Ruhle, Bank Examiner	80 Centre St., N. Y.
	John B. Cunningham, Junior Bank Exam.	Jersey City.		A. Charles Ruocco, Bank Examiner	80 Centre St., N. Y.
	J. Clifford Feaster, Junior Bank Examiner	Woodbury.		James A. Schaumburg, Bank Examiner	80 Centre St., N. Y.
	Edward M. Field, Junior Bank Examiner	Elizabeth.		Arthur R. Seaton, Bank Examiner	80 Centre St., N. Y.
	Benjamin P. Gregg, Junior Bank Examiner	Bloomfield.		John L. Seigart, Bank Examiner	Syracuse.
	George J. Heath, Junior Bank Examiner	East Orange.		James A. Sheeran, Bank Examiner	80 Centre St., N. Y.
				Ralph T. Simmons, Bank Examiner	80 Centre St., N. Y.
				George A. Strack, Bank Examiner	80 Centre St., N. Y.
				John J. Sullivan, Bank Examiner	Albany.

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS
N. Y.	William Taner, Bank Examiner	80 Centre St., N. Y.
(Cont.)	Alfred L. Taylor, Bank Examiner	80 Centre St., N. Y.
	Ralph W. Taylor, Bank Examiner	80 Centre St., N. Y.
	William deC. White, Bank Examiner	80 Centre St., N. Y.
	Walter H. Wiesner, Bank Examiner	80 Centre St., N. Y.
	Leslie W. Wintch, Bank Examiner	80 Centre St., N. Y.
	Edward F. X. Wolfe, Bank Examiner	80 Centre St., N. Y.
	Edward Zimmerman, Jr., Bank Examiner	Buffalo
	Milton W. Asmuth, Bank Examiner	80 Centre St., N. Y.
	Edmond W. Browne, Bank Examiner	80 Centre St., N. Y.
	Gerard A. Buckley, Bank Examiner	80 Centre St., N. Y.
	Raymond G. Butler, Bank Examiner	80 Centre St., N. Y.
	Gaetano Caponigri, Bank Examiner	80 Centre St., N. Y.
	Thomas J. Coghlan, Bank Examiner	Buffalo
	Albert DeLisser, Bank Examiner	80 Centre St., N. Y.
	John D. Dever, Bank Examiner	80 Centre St., N. Y.
	J. Harold Driscoll, Bank Examiner	Buffalo
	Jesse J. Finn, Bank Examiner	Schenectady
	Garret E. Fitzgerald, Bank Examiner	80 Centre St., N. Y.
	Paul V. Martin, Bank Examiner	80 Centre St., N. Y.
	John J. Hicks, Bank Examiner	80 Centre St., N. Y.
	Robert J. Hyland, Bank Examiner	80 Centre St., N. Y.
	Henry A. Judd, Bank Examiner	Rochester
	Albert F. Kendall, Bank Examiner	Rochester
	Samuel T. Knapp, Bank Examiner	Buffalo
	P. Raymond Krause, Bank Examiner	Albany
	August Langhauser, Bank Examiner	80 Centre St., N. Y.
	Robert C. Mabel, Bank Examiner	Albany
	Frank C. Maher, Bank Examiner	Albany
	Paul V. Martin, Bank Examiner	80 Centre St., N. Y.
	George A. Morlock, Bank Examiner	Buffalo
	Vincent J. Nolan, Bank Examiner	80 Centre St., N. Y.
	Walter E. Nolan, Bank Examiner	Buffalo
	Gerald O'Grady, Bank Examiner	80 Centre St., N. Y.
	Blanche B. Plant, Bank Examiner	Albany
	Edward J. Powers, Bank Examiner	80 Centre St., N. Y.
	Frank S. Ross, Bank Examiner	Syracuse
	Ednah C. Ryder, Bank Examiner	80 Centre St., N. Y.
	Charles V. Scheuerman, Bank Examiner	80 Centre St., N. Y.
	John M. Six, Bank Examiner	Rochester
	W. Elmore Slack, Bank Examiner	Albany
	Gwynne W. Spencer, Bank Examiner	Syracuse
	Alister W. D. Steele, Bank Examiner	Syracuse
	John J. Tierney, Bank Examiner	80 Centre St., N. Y.
	Charles H. Trask, Bank Examiner	Albany
	Albert E. J. Wenzel, Bank Examiner	80 Centre St., N. Y.
N. C.	Gurney P. Hood, Commissioner of Banks	Raleigh
	O. I. Taylor, Liquidating Agent	Raleigh
	Leigh Wilson, Bank Examiner	Raleigh
	W. M. Wiggins, Bank Examiner	Raleigh
	J. B. Carsot, Bank Examiner	Raleigh
	J. E. Bobbitt, Examiner	Raleigh
N. D.	Adam A. Lefor, State Examiner	Bismarck
	R. S. See, Deputy Examiner	Bismarck
	Jas. A. Brown, Deputy Examiner (City & Co.)	Rolla
	J. R. Snyder, Deputy Exam. (City & Co.)	Bismarck
	F. W. Cathro, Deputy Exam. (City & Co.)	Bismarck
	M. J. Kraker, Deputy Examiner (City & County)	Wahpeton
	Adam F. Lefor, Deputy Examiner (City & Co.)	Lefor
	C. E. Fodness, Deputy Examiner	Grand Forks
	Orin Baertsch, Deputy Examiner	Mott
	John T. Neville, Deputy Examiner	Grand Forks
	M. F. Lenhardt, Deputy Examiner	Dickinson
Ohio	A. C. Krug, First Deputy Superintendent and Acting Supt. of Banks	Columbus
	D. A. Filler, Chief Examiner	Columbus
	C. W. Miller, Special Deputy Supt. of Banks	Newark
	D. J. Schurr, Special Deputy Supt. of Banks	Columbus
	J. C. Van Pelt, Special Deputy Supt. of Banks	Columbus
	B. S. Raplee, Asst. Supt.	Columbus
	F. R. Ambrose, Examiner	Columbus
	J. P. Bailey, Examiner	Toledo
	Chas. G. Saffin, Jr., Attorney Examiner	Columbus
	George T. Blake (foreign Ex. & Tr. Officer)	Columbus
	H. F. Ashley, Bank Examiner	Oberlin
	Irene Berger, Bank Examiner	Mt. Vernon
	John A. Head, Bank Examiner	Greenfield
	G. W. Burr, Bank Examiner	Lakewood
	W. A. Brechbill, Examiner	Canton
	A. C. Daniels, Examiner	Marietta
	E. B. Gray, Bank Examiner	Columbus
	C. D. Houser, Bank Examiner	Upper Sandusky
	C. S. Gladden, Examiner	Mt. Gilead
	I. H. Jones, Bank Examiner	Dayton
	Eugene E. King, Bank Examiner	Deshler
	C. Z. Hummel, Examiner	Columbus
	John F. Kramer, Jr., Bank Examiner	Mansfield
	Leroy Kuhlman, Bank Examiner	New Knoxville
	C. A. LeCrach, Bank Examiner	Dover
	H. L. Lockwood, Bank Examiner	Frankfort
	Gustave H. Lonsway, Bank Examiner	Tiffin
	Wm. Taafel, Bank Examiner	Newark
	Paul Mitchell, Bank Examiner	Columbus
	Chas. C. Roberts, Jr., Bank Examiner	New Philadelphia
	Clarence B. Welsby, Bank Examiner	Akron
	Joseph E. Welsh, Bank Examiner	London
	R. H. Willett, Bank Examiner	Greenwich
	B. L. Williams, Bank Examiner	Wilmington
	L. C. Fucher, Bank Examiner	Dayton
	J. V. Cameron, Trust Examiner	Columbus
	R. T. Sewell, Trust Examiner	Columbus
	W. D. Carle, Trust Examiner	Elyria
	I. G. Zuspan	Richwood
	R. W. Mytholar	Akron
	W. J. Skehan	Toledo
	Wilson Miller	Greenfield
	Geo. E. Hudson	Xenia
	M. E. H. Dommann	Toledo
	W. J. Monahan	Columbus
	Raymond Link	Columbus
	Frank Wagner	Cleveland

STATE	NAME	ADDRESS
Oklahoma	W. J. Barnett, Bank Commissioner	Capitol Bldg., Oklahoma City
"	Vern Harrison, Asst. Bank Commissioner	Capitol Bldg., Oklahoma City
"	E. E. Wilson, Chief Bank Examiner	Capitol Bldg., Oklahoma City
"	Harry L. McConnell, Examiner	Oklahoma City
"	J. R. Gayler, Examiner	Fairview
"	H. L. Williams, Examiner	Durant
"	John H. Sutton, Examiner	Prague
"	W. E. Clark, Bank Examiner	Enid
"	A. B. Bowlin, Bank Examiner	Oklahoma City
Ore.	A. A. Schramm, Supt. of Banks	Salem
"	Edmund T. Way, Asst. Supt. of Banks	Portland
"	S. Deitrick, Examiner	Portland
"	T. B. Lumsden, Examiner	Portland
"	Sydney H. Kromer, Asst. Examiner	Salem
"	Orrel J. Smith, Secretary	Salem
"	Elsie Barnard, Statistician	Salem
Pa.	Luther A. Harr, Secretary of Banking	State Capitol Bldg., Harrisburg
"	Robert W. Doty, First Deputy Secretary	Harrisburg
"	Irland McK. Beckman, Deputy Secretary	Harrisburg
"	Horace C. Whiteman, Deputy Secretary	Harrisburg
"	E. Jack Sitgreaves, Special Deputy	Harrisburg
"	H. H. Esbach, Chief, Bureau of Bldg. & Loan Associations	Harrisburg
"	H. B. Diffenderfer, Assistant Director Bureau of Bldg. & Loan Assn.	Philadelphia
"	Laurence C. Glass, Chief Clerk	Harrisburg
"	O. B. Lippman, Chief, Bureau of Private Banks	Harrisburg
"	R. Harold Auen, Bank Examiner	Pittsburgh
"	J. W. Barrett, Bank Examiner	Beulah
"	Charles S. Dugan, Bank Examiner	Philadelphia
"	Ward R. Lewis, Bank Examiner	Upper Darby
"	Lucian C. Kunkle, Bank Examiner	Greensburg
"	Chas. K. Booda, Bank Examiner	Upper Darby
"	A. Rise Bowman, Bank Examiner	Lebanon
"	Christian H. Brandt, Bank Examiner	Mechanicsburg
"	Gerald M. Anderson, Bank Examiner	Kingston
"	Chas. V. Brown, Bank Examiner	Drexel Hill
"	R. B. Carmany, Bank Examiner	Myerstown
"	Wm. V. Davies, Bank Examiner	Harrisburg
"	Fred K. Denison, Bank Examiner	Bywood
"	Thomas Dixon, Bank Examiner	Philadelphia
"	Robert P. Ferguson, Chief Bank Examiner	Philadelphia
"	Wayne V. Frye, Bank Examiner	Monessen
"	Alan H. Gamble, Bank Examiner	Lebanon
"	J. Allen Gebhard, Bank Examiner	Lebanon
"	Frank Glatfelter, Bank Examiner	Philadelphia
"	Raymond H. Gorsuch, Bank Examiner	Greensburg
"	Frederick C. Hallowell, Bank Examiner	Wayne
"	John R. Hostetter, Bank Examiner	St. Thomas
"	R. K. Houck, Bank Examiner	Indiana
"	Harold T. Houston, Bank Examiner	Beaver Falls
"	Elwood H. Keithan, Chief Bank Examiner	Wilkes-Barre
"	C. F. Lancaster, Bank Examiner	Bellevue
"	R. F. Landis, Bank Examiner	Halfax
"	R. S. Landis, Bank Examiner	Lancaster
"	A. V. Lees, Bank Examiner	Swarthmore
"	Wilson D. Lewis, Bank Examiner	Harrisburg
"	Wm. J. McCuen, Bank Examiner	Philadelphia
"	Thos. P. McGarrity, Bank Examiner	Philadelphia
"	Jos. F. Malott, Bank Examiner	Philadelphia
"	Ondree H. Marsh, Bank Examiner	Funkhannock
"	Chas. B. Matsinger, Bank Examiner	Clarks Summit
"	John L. Mierbach, Bank Examiner	Wilkinsburg
"	J. Stanley Miller, Bank Examiner	Harrisburg
"	Wm. F. Mitchell, Bank Examiner	Philadelphia
"	Howard A. Neidig, Bank Examiner	Lemoyno
"	E. Paul Oliphant, Bank Examiner	Mt. Carmel
"	W. E. Palmer, Jr., Bank Examiner	Pittsburgh
"	C. Edwin Payne, Bank Examiner	Pleasant Mount
"	Ralph W. Reitzel, Bank Examiner	Williamsport
"	Walter W. Lapham, Bank Examiner	Pittsburgh
"	H. L. Scott, Bank Examiner	Bellevue
"	R. H. Shick, Bank Examiner	Duquesne
"	Scott A. Soles, Bank Examiner	McKeesport
"	Wm. M. Steckley, Bank Examiner	Harrisburg
"	Raymond R. Stoner, Bank Examiner	Harrisburg
"	Chas. G. Strang, Bank Examiner	Punxsutawney
"	Frank S. Strite, Bank Examiner	Greencastle
"	Donald H. Strong, Bank Examiner	Philadelphia
"	George M. Stroud, Jr., Bank Examiner	Chester
"	George S. Summers, Chief Bank Exam.	Harrisburg
"	J. D. Swigart, Chief Bank Examiner	Harrisburg
"	J. W. Taylor, Bank Examiner	Clariton
"	Cyrl G. Vogel, Bank Examiner	Pittsburgh
"	Ed. W. Wentworth, Bank Examiner	Dormont
"	Fred Wigfield, Jr., Bank Examiner	Steelton
"	W. R. Wirth, Bank Examiner	Pittsburgh
"	Chas. S. Worthington, Bank Examiner	Doylestown
"	Paul A. Yeager, Bank Examiner	Edgewood
"	Chas. H. Zimmerman, Bank Examiner	Huntingdon
"	Thomas H. Fengler, Bank Examiner	Philadelphia
"	Frederic L. Zellner, Bank Examiner	McKees Rocks
"	James E. Brucklacher, Bank Examiner	Williamsport
"	Benjamin C. Bowman, Bank Examiner	Penbrook
R. I.	Latimer W. Ballou, Bank Commissioner	Room 110 State House, Providence
"	E. J. Littlefield, Deputy Commissioner	Providence
"	W. L. Offer, Bank Examiner	Providence
"	John T. Pollard, Bank Examiner	East Providence
"	R. L. Sayles, Bank Examiner	Cranston
"	Andrew Winsor, Bank Examiner	Providence
"	Wm. B. Fraser, Bank Examiner	Warwick
"	Walter S. Grant, Jr., Bank Examiner	Providence
"	F. M. Hathaway, Investigator	Cranston
"	Irma G. Henrison, Clerk	Cranston
"	Madeline M. Lamb, Clerk	Providence
S. C.	BOARD OF BANK CONTROL	
	Chairman— E. P. Miller, State Treasurer	
	Members: W. J. Bailey	Clinton
	C. G. Padgett	Walterboro
	L. A. Witkowsky	Camden
	C. M. Smith	Gaffney
	W. B. Cassels	Ellenton
	C. G. Fuller	Barnwell

(Continued on following page)

STATE BANK OFFICIALS AND EXAMINERS—Continued

STATE	NAME	ADDRESS	STATE	NAME	ADDRESS
S. C. CHIEF BANK EXAMINER'S OFFICE (Cont'd) Chief Bank Examiner—Thomas H. Daniel, Columbia. Examiners— D. J. Winn, Columbia. Le Roy Wilson, Columbia. C. L. Walker, Greenville. F. B. David, Dillon. W. N. Query, Columbia. H. M. Chapman, Liberty. A. John Pfeiffer, Columbia.			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, Charleston. E. L. Morrison, Receiver, Charleston. E. A. Rinehart, Receiver, Clarksburg. F. O. Lamb, Receiver, Bluefield. Bessie Smith, Stenographer, Charleston. Jean Zobrist, Typist, Weston.		
S. D. F. R. Strain, Supt. of Banks, Mitchell. H. B. Dowdell, Deputy Superintendent of Banks, Mitchell. V. W. Abeel, Asst. to Supt. of Banks, Sioux Falls. H. A. Schueller, 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, Winner. R. L. Swenson, Bank Examiner, Huron.			Wis. Banking Review Board: Leo T. Crowley, Chairman, Madison. Chas. J. Kuhnmuench, Milwaukee. J. F. Schreiner, Ft. Atkinson. H. A. Von Oven, Beloit. John King, Marathon. Bank Commission: Peter A. Cleary, Chairman, Milwaukee. S. N. Schafer, Secretary, Madison. H. F. Ibach, Madison. Employees: John A. Bosshard, Chief Examiner, Madison. C. P. Diggles, Supervisor Bldg. & Loan, Madison. Irving E. Backus, Senior Bank Examiner, Madison. Harry W. Barney, Senior Bank Exam., Horicon. Robert M. Barney, Asst. Bank Examiner, Horicon. M. C. Bunting, Asst. Bank Examiner, Waterloo. John C. Brown, Asst. Bank Examiner, Lake Geneva. G. M. Buenzli, Counsel, Madison. S. R. 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, Watertosa. 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, Prairie du Sac. Thomas M. Purcell, 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.		
Tenn. D. D. Robertson, Supt. of Banks, 512-14 Bennie Dillon Bldg., Nashville. Hallum W. Goodloe, Clerk, Nashville. J. F. Hunt, Bank Examiner, Memphis. H. G. Bratton, Bank Examiner, Nashville. J. M. Davis, Bank Examiner, Lawrenceburg. H. B. Clarke, Bank Examiner, Troy. R. T. Bugg, Bank Examiner, Nashville. H. R. Jordan, Bank Examiner, Nashville.			Texas. E. C. Brand, Banking Commissioner, State Capitol, Austin. R. F. Siddons, Deputy Banking Com., State Capitol, Austin. Guy H. Hensford, Departmental Examiner, State Capitol, Austin. J. A. Pratt, Supervisor of Bldg. & Ln. Div., State Capitol, Austin. J. A. Pratt, Supervisor of Ln. Brok. Div., State Capitol, Austin.		
Utah. J. A. Malia, State Bank Commissioner, Room 217, State Capitol Bldg., Salt Lake City. P. E. Roberts, Chief Bank Examiner, Salt Lake City. I. C. Newlin, Bank Examiner, Salt Lake City. J. M. Knapp, Bldg. & Loan Examiner, Salt Lake City.			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.		
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, Asst. Bank Examiner, Appomattox. H. M. Thrush, Asst. Bank Examiner, Front Royal. D. T. Zentmeyer, Asst. Bank Examiner, Roanoke. A. C. Sanders, Asst. Bank Examiner, 1010 State Office Bldg., Richmond. Hinton C. Binford, Asst. Bank Examiner, 1010 State Office Bldg., Richmond. G. Harold Sneed, Asst. Bank Examiner, 1010 State Office Bldg., Richmond. A. Paul Harts, Asst. Bank Examiner, Waverly. D. E. Neblett, Asst. Bank Examiner, 1010 State Office Bldg., Richmond. E. M. Brown, Asst. Bank Examiner, Martinsville. W. Frank Baylor, Asst. Bank Examiner, Bluefield.			Wash. 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. A. V. Shanks, Bank Examiner, Spokane.		

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS
January 15, 1935

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
CHIEF NATIONAL BANK EXAMINER	
Folger, W. P.	Office, Comptroller of the Currency, Washington, D. C.
ASSISTANT CHIEF NATIONAL BANK EXAMINERS	
Crossen, G. W.	Office Comptroller of the Currency, Washington, D. C.
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.
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.
Chorpensing, I. J. (5)	Metropolitan Bk. Bldg., Washington, D. C.
Robb, Ellis D. (6)	302 New P. O. Bldg., Atlanta, Ga.
Oberwortmann, N. R. (7)	164 W. Jackson Blvd., Room 1209, Chicago, Ill.
Neill, Robt. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
Baldrige, W. H. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Wright, Irwin D. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Collier, Richard H. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Madland, L. L. (12)	155 Montgomery St., Rm. 1103, San Francisco, Calif.
NATIONAL BANK EXAMINERS	
Abrahamson, Marshall (3)	2140 Lincoln Liberty Bldg., Philadelphia, Pa.
Allen, E. F. (10)	800 Federal Res. Bk. Bldg., Kansas City, Mo.
Amrhein, J. A. (5)	718 Central N. B. Bldg., Richmond, Va.
Anderson, Glenn E. (10)	P. O. Box 1546, Muskogee, Okla.
Anderson, O. A. (2)	525 Federal Res. Bldg., New York, N. Y.
Ashwood, C. (2)	406 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 Bk. Bldg., Washington, D. C.
Basham, A. A. (6)	301 P. O. Bldg., Knoxville, Tenn.
Baty, M. R. (7)	P. O. Box 435, Clinton, Iowa.
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. 1209, 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.	Metropolitan Bank Bldg., Washington, D. C.
Bernier, George M. (1)	197 Pine St., Portland, Me.
Bina, James C. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Bishop, R. O. (P. D. I. C.)	525 National Press Bldg., Washington, D. C.
Black, H. W. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Blanz, W. H. (5)	Metropolitan Bk. Bldg., Washington, D. C.

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

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

(U.) Unassigned.

LIST OF NATIONAL BANK EXAMINERS AND DISTRICTS—Continued
 January 15, 1935

NAME AND FEDERAL RESERVE DISTRICT	ADDRESS
NATIONAL BANK EXAMINERS—Continued	
Bleakley, B. J. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Boyle, L. J. (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. 1209, Chicago, Ill.
Bryan, Charles A. (7)	164 W. Jackson Blvd., Rm. 1209, Chicago, Ill.
Burt, Ross M. (10)	219 Colorado N. Bk. Bldg., Denver, Colo.
Byrne, James J. (6)	301 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 1091, 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)	P. O. Box 1175, Lakeland, Fla.
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. 1209, 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. 1209, Chicago, Ill.
Flynn, Bernard M. (7)	P. O. Box 115, Springfield, Ill.
Foster, C. W. (11)	912 Alamo National Bank Bldg., San Antonio, Texas.
Francis, C. C. (2)	525 Fed. Res. Bk. Bldg., New York, N. Y.
Franey, Martin J. (8)	1510 Federal Commerce Trust Bldg., St. Louis, Mo.
Frank, E. W. (8)	Okawville, Ill.
Franklin, Charles H. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
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, I. F. (4)	32 P. O. Bldg., Columbus, Ohio.
Galvin, E. H. (12)	155 Montgomery St., Room 1103, San Francisco, 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.
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 822, Nashville, Tenn.
Haggard, Hollis (8)	1510 Fed. Com. Trust Bldg., St. L. Mo.
Harrison, H. G. (8)	247 Federal Bldg., Memphis, Tenn.
Hartman, Chas. H. (3)	905 Tunbridge Road, Yeadon, Pa.
Hauschild, L. P. (4)	P. O. Box 44, Greensburg, Pa.
Hawkins, J. W. (11)	P. O. Box 1223, Shreveport, La.
Hedrick, G. C. (11)	1706 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.
Hopkins, Raby L. (F. D. I. C.)	Washington, D. C.
Horton, B. E. (11)	P. O. Box 556, Corsicana, Texas.
Hotchkin, Paul L. (2)	326 Ten Eyck St., Watertown, N. Y.
Huck, Wm. F. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Hudspeth, J. W. (2)	525 Federal Reserve Bank Bldg., New York, N. Y.
Hurley, Michael J. (1)	Federal Reserve Bank Bldg., Boston, Mass.
Hutt, William E. (11)	Sherman, Texas.
Ickler, L. H., Jr. (9)	No. 9 Midland Nat'l Bk. Bldg., Billings, Mont.
Jennings, Irwin L. (2)	P. O. Box 726, Kingston, 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 Arsonia Ave., Pennside, Reading, Pa.
Killmond, J. E.	329 Treasury Dept., Washington, D. C.
Kuchins, C. R. (6)	303 New P. O. Bldg., Atlanta, Ga.
Lamb, Ernest (11)	1706 Republic Bank Bldg., Dallas, Tex.
Lammond, W. M. (6)	P. O. Box 1364, New Orleans, La.
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.
Le Fevre, Lester G. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
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)	1309 P. O. Bldg., Birmingham, Ala.
Lyon, C. W. (10)	P. O. Box 135, Norfolk, Neb.
McCall, W. P. (1)	Federal Reserve Bank Bldg., Boston, Mass.
McCana, 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., Minnpls.
McLean, C. H. (F. D. I. C.)	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.
Mate, 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. 1209, 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 1209, Chicago, Ill.
Murray, M. W.	164 W. Jackson Blvd., Room 1209, 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, R. D. (4)	601 Fed. Res. Bank Bldg., 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, T. C. (11)	P. O. Box 1471, Albene, Tex.
Patterson, Virgil P. (11)	1706 Republic Bank Bldg., Dallas, Texas.
Pendleton, G. A. (5)	Metropolitan Bank Bldg., Washington, D. C.
Penn, D. V. (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.
Pole, John H. (4)	P. O. Box 14, Mansfield, O.
Poole, C. A.	Rm. 220 Treasury Dept., Washington, D. C.
Powell, Alton L. (5)	P. O. Box 358, Charlotte, N. C.
Price, A. E. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Quinn, H. F. (7)	164 W. Jackson Blvd., Room 1209, 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.
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. P. (7)	164 West Jackson Blvd., Rm. 1209, Chicago.
Robinson, H. P. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Robinson, H. S. (10)	P. O. Box 415, Clinton, Okla.
Roetzel, G. F. (F. D. I. C.)	905 Fed. Res. Bk. Bldg., Kansas City, Mo.
Rummel, J. T. (12)	514 P. O. Bldg., Portland, Ore.
Salter, 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, Port 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.
Sibley, W. L. (11)	P. O. Box 1584, Waco, Texas.
Smith, E. T. (4)	P. O. Box 808, Columbus, Ohio.
Smith, Geo. F. (3)	P. O. Box 931, Harrisburg, Pa.
Snead, A. K. Jr. (6)	P. O. Box 67, Albany, Ga.
Snyder, Vernon G. (3)	P. O. Box 231, Sunbury, Pa.
Spendrup, 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)	538 Federal Bldg., Syracuse, N. Y.
Steyart, F. R. (2)	525 Federal Res. Bk. Bldg., New York, N. Y.
Stroefel, L. F. (F. D. I. C.)	Mansfield, Ohio.
Stuart, Robt. K. (7)	906 Michigan Ave., Evanston, Ill.
Sutton, E. P. (6)	303 New P. O. Bldg., Atlanta, Ga.
Swensen, Loren T. (3)	P. O. Box 127, Altoona, Pa.
Taylor, O. C. (12)	2730 So. Normandie St., Los Angeles, Calif.
Taylor, Wm. M. (F. D. I. C.)	Washington, D. C.
Tolton, A. F. (12)	639 H. W. Hellman Bldg., Los Angeles, Calif.
Underwood, C. E. (4)	309 P. O. Bldg., Youngstown, Ohio.
Van Aukun, L. C. (4)	20770 West Lake Road, Cleveland, Ohio.
Van Brunt, L. J. (F. D. I. C.)	St. Paul, Minn.
Van Doren, W. T. (5)	Metropolitan Bank Bldg., Washington, D. C.
Voight, Howell B. (1)	The Carpenter, Manchester, N. H.
Von Arb, E. A. (8)	P. O. Box 482, Evansville, Ind.
Von Birgelen, F. M. (9)	1334 First National Soo Line Bldg., Minneapolis, Minn.
Waldron, W. J. (12)	205 P. O. Bldg., Santa Ana, Calif.
Walker, Harry W. (4)	715 Federal Reserve Bank Bldg., Cleveland O.
Walker, 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.
Wilde, Otto F. (6)	303 New P. O. Bldg., Atlanta, 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 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. (5)	Pulaski National Bank Bldg., Pulaski, Va.
Woodside, Hal (F. D. I. C.)	1248 Washington Ave., Springfield, Mo.
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., January 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 January 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.

Henry Morgenthau, Jr., *Secretary of the Treasury.*

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

COUNTRY.	LEGAL STANDARD.	MONETARY UNIT.	Value in Terms of U. S. Money.	REMARKS.
Argentine Republic.....	Gold	Peso	\$1.6335	Currency; Paper normally convertible at 44 % of face value.
Austria	Gold	Schilling .....	.2382	
Belgium	Gold	Belga .....	.2354	1 belga equals 5 Belgian paper francs.
Bolivia	Gold	Boliviano .....	.6180	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 Australia and Africa.	Gold	Pound sterling	8.2397	
British Honduras	Gold	Dollar	1.6931	
Bulgaria	Gold	Lev .....	.0122	
Canada	Gold	Dollar	1.6931	
Chile	Gold	Peso .....	.2060	
		Yuan, prior to March, 1933.....	.4203	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.....	.4131	
China	Silver			
	(Stated values are estimated market values, in gold, of silver content of units.)			
		Dollar { Hong Kong	.4266	Old Mexican dollars only, issued prior to 1918.
		{ British	.4297	
		{ Mexican	.4297	
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	
Hungary	Gold	Pengő .....	.2961	
India [British]	Gold	Rupee .....	.6180	
Indo-China	Gold	Piaster .....	.6633	
Italy	Gold	Lira .....	.0891	
Japan	Gold	Yen .....	.8440	
Latvia	Gold	Lat .....	.3267	
Liberia	Gold	Dollar	1.6931	British money only is used.
Lithuania	Gold	Litas .....	.1693	
Mexico	Gold	Peso .....	.8440	By law of July 25, 1931, gold has no legal tender status but it may be held as monetary reserve for use in foreign exchange operations.
Netherlands and colonies	Gold	Guilder (florin) .....	.6806	
Newfoundland	Gold	Dollar	1.6931	
Nicaragua	Gold	Cordoba	1.6933	
Norway	Gold	Krone .....	.4537	
Panama	Gold	Balboa	1.6933	
Paraguay	Gold	Peso (Argentine)	1.6335	Depreciated Paraguayan paper currency is used.
Persia	Gold	Rial .....	.0824	Rial currency effective March 21, 1932, with 1 rial equivalent to 1 kran of old system.
Peru	Gold	Sol .....	.4740	
Philippine Islands	Gold	Peso .....	.8466	
Poland	Gold	Zloty .....	.1899	
Portugal	Gold	Escado .....	.0748	
Rumania	Gold	Leu .....	.0101	
Salvador	Gold	Colon .....	.8466	
Siam	Gold	Baht (Tical) .....	.7491	
Spain	Gold	Peseta .....	.3267	Valuation is for gold peseta; currency is notes of the Bank of Spain.
Straits Settlements	Gold	Dollar .....	.9613	
Sweden	Gold	Krona .....	.4537	
Switzerland	Gold	Franc .....	.3267	
Turkey	Gold	Piaster .....	.0744	(100 piasters equal to the Turkish £.)
Union of Soviet Republics	Gold	Chervonetz	8.7123	
Uruguay	Gold	Peso	1.7511	Currency: Inconvertible paper.
Venezuela	Gold	Bollivar .....	.3267	
Yugoslavia	Gold	Dinar .....	.0298	

1985

JANUARY

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

FEBRUARY

S	M	T	W	T	F	S
..	..	..	..	..	32	33
..	..	..	..	..	1	2
34	35	36	37	38	39	40
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	..	..
..

MARCH

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

APRIL

S	M	T	W	T	F	S
..	91	92	93	94	95	96
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	..	..	..	..
..

MAY

S	M	T	W	T	F	S
..	..	..	..	121	122	123
..	..	..	..	1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	..
..

JUNE

S	M	T	W	T	F	S
..	..	..	..	..	..	152
..	..	..	..	..	..	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	..	..	..	..	..	..

JULY

S	M	T	W	T	F	S
..	182	183	184	185	186	187
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	..	..	..
..

AUGUST

S	M	T	W	T	F	S
..	..	..	..	213	214	215
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
..

SEPTEMBER

S	M	T	W	T	F	S
..
..
244	245	246	247	248	249	250
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	..	..	..	..	..

OCTOBER

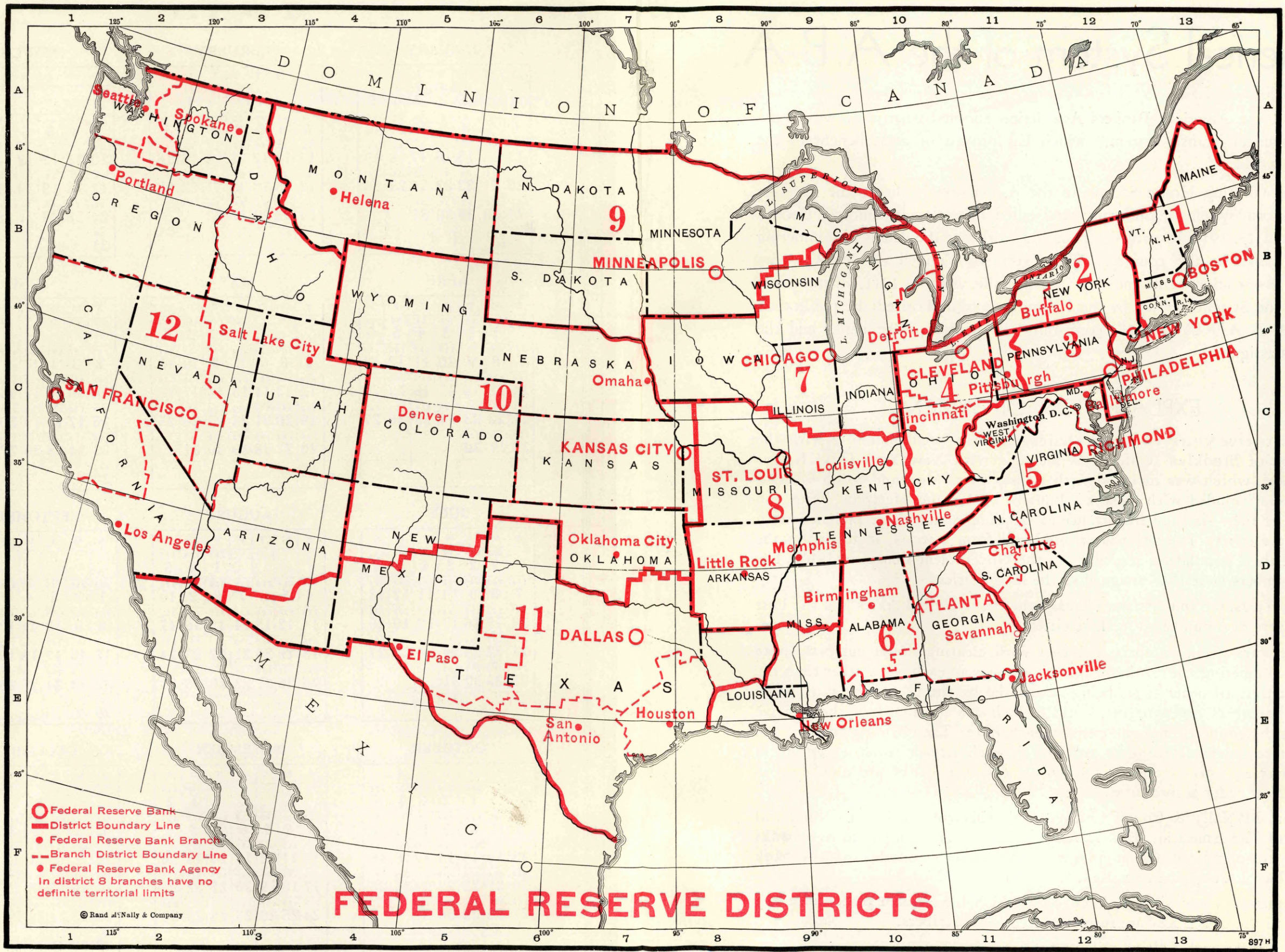
S	M	T	W	T	F	S
..	..	274	275	276	277	278
..	..	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	..	..
..

NOVEMBER

S	M	T	W	T	F	S
..	..	..	..	..	305	306
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
..

DECEMBER

S	M	T	W	T	F	S
..
..
335	336	337	338	339	340	341
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	..	..	..	..



Numerical System of the A. B. A.

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

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

EXPLANATION OF SYSTEM

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

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

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

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

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

The Seventeenth Edition will be published in May, 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.	Nove	Nove	Negen	Devyat	Ni	Nio
10	Ten	Dix	Zehn	Nueve.	Dieci	Dez	Tien	Desyat	Ti	Tio
11	Eleven	Onze	Elf	Once	Undici	Onze	Elf	Odinnadsat	Elleve	Elfva
12	Twelve	Douze	Zwölf	Doce	Dodici	Doze	Twaalf	Dvynadsat	Tolv	Tolf
13	Thirteen	Treize	Dreizehn	Trece	Tredici	Treze	Dertien	Tridnadsat	Tretten	Tretton
14	Fourteen	Quatorze	Vierzehn	Catorce	Quattordici	Quatorze	Veertien	Chetirnadsat	Fjorten	Fjorton
15	Fifteen	Quinze	Fünfzehn	Quince	Quindici	Quinze	Vijftien	Pyatnadsat	Femten	Femton
16	Sixteen	Seize	Sechzehn	Diez y seis	Sedici	Dezeseis	Zestien	Shestnadsat	Sexten	Sexton
17	Seventeen	Dix-sept.	Siebzehn	Diez y siete	Diciassette	Dezesete	Zeventien	Semnadsat	Sytten	Sjutton
18	Eighteen	Dix-huit	Achtzehn	Diez y ocho	Diciotto	Dezoito	Achtien	Vosemnadsat	Atten	Aderton
19	Nineteen	Dix-neuf	Neunzehn	Diez y nueve	Diciannove	Dezenove	Negentien	Devyatnadsat	Nitten	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	Tridtsat	Tredive	Trettio
40	Forty	Quarante	Vierzig	Cuarenta	Quaranta	Quarenta	Veertig	Sorok	Fyrretyve	Fyrtio
50	Fifty	Cinquante	Fünfzig	Cincuenta	Cinquanta	Cincoenta	Vijftig	Pyatdesyat	Halvtredsinds-tyve	Femtio
60	Sixty	Soixante	Sechzig	Sesenta	Sessanta	Sessenta	Zestig	Shestdesyat	Tredsindstyve	Sextio
70	Seventy	Soixante-dix	Siebenzig	Setenta	Settanta	Setenta	Zeventig	Semdesyat	Halvfjerdsinds-tyve	Sjuttio
80	Eighty	Quatre-vingt	Achtzig	Ochenta	Ottanta	Oitenta	Tachtig	Vosemdesyat	Firsindstyve	Åttio
90	Ninety	Quatre-vingt-dix	Neunzig	Noventa	Novanta	Noventa	Negentig	Devyanosto	Halvfemsindstyve	Nittio
100	Hundred	Cent	Hundert	Cien	Cento	Cem	Honderd	Sto	Hundrede	Hundra
1000	Thousand	Mille	Tausend	Mil	Mille	Mil	Duizend	Tisyacha	Tusinde	Tusen
	Day	Jour	Tag	Día	Giorno	Dia	Dag	Den	Dage	Dag
	Week	Semaine	Woche	Semana	Settimana	Semana	Week	Nedelya	Uger	Vecka
	Month	Mois	Monat	Mes	Mese	Mez	Maand	Mesyats	Maaned	Månad
	Year	Année	Jahr	Año	Anno	Anno	Jaar	God	Aar	År
	On demand	À présentation	Nach Sicht, or bei Vorzeigung.	A presentación	A presentazione	A apresentação	Op vertoon	Po trebovaniyu	Paa anfordring	På anfordring
	At sight	À vue	Auf Sicht	A la vista	A vista	A vista	Op zicht	Po predyavlenii	Ved sigt	Vid sigt
	After sight	À jours de vue	Nach Sicht	A. días vista	Dopo vista	A. dias vista	Dagen na zigt	Poslepredyavlenii	Efter sigt	Efter sigt
	After date	À jours de date	Nach Dato, or nach Heute.	A. días fecha	Dopo dato	A. dias data	Dagen na dato	Dato	Efter dato	Från dato
	Pay to the order.	Payez à l'ordre	Für mich, or uns an anweisung.	A la ordén	Pagate al l'ordine	Pagase a ordem	Voor my aan de Order.	Plat it order	Behag at betale til odre.	Behagar att betala till ordre.
	I promise to pay.	Je payerai	Werde ich, or werden wir bezahlen	Pagaré	Paghero	Pagarei	Ik neem aan te betalen.	Ia obyeschaju	Jeg forpligter mig att betale.	Jag förpligtar mig att betala.
	With interest	Avec interets	Mit Zinsen	Con interés	Con interesse	Com interesse	Met interest	S protsentami	Med rente	Med ränta

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

Central Reserve Cities

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



*Reserve Cities****

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

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

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

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

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

FEDERAL RESERVE BANK INFORMATION

FEDERAL RESERVE BOARD

WASHINGTON, D. C.

Ex-officio Members

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

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

MARRINER S. ECCLES, *Governor*

J. J. THOMAS, *Vice Governor*

CHARLES S. HAMLIN

ADOLPH C. MILLER

GEORGE R. JAMES

M. S. SZYMCAK

LAWRENCE CLAYTON,
Assistant to the Governor

CHESTER MORRILL, *Secretary*

J. C. NOELL, *Assistant Secretary.*

L. P. BETHEA, *Assistant Secretary.*

S. R. CARPENTER, *Assistant Secretary.*

WALTER WYATT, *General Counsel.*

GEORGE B. VEST, *Assistant Counsel.*

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

FRANK J. DRINNEN, *Federal Reserve Examiner.*

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

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

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

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

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

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

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

O. E. FOULK, *Fiscal Agent.*

JOSEPHINE E. LALLY, *Deputy Fiscal Agent.*

FEDERAL ADVISORY COUNCIL—(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*

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

WALTER LICHTENSTEIN, *Secretary*

(Combined statement of the assets and liabilities of the twelve Federal Reserve Banks as of January 30, 1935)
(In thousands of dollars)

LIABILITIES	RESOURCES		
F. R. notes in actual circulation	\$3,068,172	Gold Certificates on hand and due from	
F. R. bank notes circulation, net	25,697	U. S. Treasury	\$5,350,959
Deposits:		Redemption fund—F. R. Notes	15,875
Member bank—reserve account	4,541,755	Other cash	230,320
U. S. Treasurer—General account	56,481	Total reserves	\$5,647,154
Foreign bank	16,073	Redemption Fund—F. R. bank notes	\$ 1,986
Other deposits	178,141	Bills discounted:	
Total deposits	\$4,792,450	Secured by U. S. Govt. obligations, direct	
Deferred availability items	412,710	and / or fully guaranteed	3,558
Capital paid in	146,870	Other bills discounted	3,500
Surplus (Section 7)	144,893	Total bills discounted	\$ 7,058
Surplus (Section 13b)	11,560	Bills bought in open market	5,538
Reserve for contingencies	30,820	Industrial Advances	17,493
All other liabilities	5,685	U. S. Government securities:	
TOTAL LIABILITIES	\$8,638,857	Bonds	395,652
		Treasury notes	1,511,693
		Certificates and bills	522,925
		Total U. S. Govt. securities	\$2,430,270
		Other securities	
		Total bills and securities	\$2,460,359
		Due from foreign banks	805
		F. R. notes of other banks	19,672
		Uncollected items	411,130
		Bank premises	49,307
		All other assets	48,444
		TOTAL RESOURCES	\$8,638,857

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).

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, *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, Boston, Mass.

(Statement of January 2, 1935)

(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$271,733
F. R. bank note circulation, net	903
Deposits:	
Member bank—reserve account	266,763
U. S. Treasurer—General Account	909
Foreign bank	1,381
Other deposits	1,305
Total deposits	\$270,358
Deferred availability items	62,278
Capital paid in	10,807
Surplus	9,902
Surplus (Section 13B)	912
Reserve for Contingencies	1,648
All other liabilities	51
Total miscellaneous liabilities	85,598
TOTAL LIABILITIES	\$628,592
	Gold Certificates on hand and due from U. S. Treasury \$368,354
	Redemption Fund—F. R. Notes 662
	*Other cash 31,766
	Total reserve \$400,782
	Redemption Fund F. R. bank notes 250
	Bills discounted:
	Sec. by U. S. Government obligations 985
	Other bills discounted 55
	Total bills discounted \$ 1,040
	Bills bought in open market \$ 404
	Industrial Advances 1,771
	U. S. Government securities:
	Bonds 23,207
	Treasury notes 98,826
	Certificates and Bills 35,638
	Total U. S. Government securities \$157,671
	Total bills and securities \$160,886
	Due from foreign banks 60
	F. R. notes of other F. R. banks 357
	Uncollected items 62,461
	Bank premises 3,168
	All other assets 628
	Total miscellaneous resources 66,674
	TOTAL RESOURCES \$628,592

*"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 628; unlicensed 0; total 628; State Banks: licensed 54; unlicensed 0; total 54; Trust Companies: licensed 114; unlicensed 0; total 114. Total 796, as of January 4, 1935. Number of banks in District No. 2, : licensed 1251, unlicensed 8; total 1259.

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. DAIVSON, 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>
---	--

OFFICERS

<p>W. RANDOLPH BURGESS, <i>Deputy Governor</i> CHARLES H. COE, <i>Deputy Governor</i> JAY E. CRANE, <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>
---	---

<p>J. WILSON JONES, <i>Assistant Deputy Governor</i> HERBERT H. KIMBALL, <i>Assistant Deputy Governor</i></p>	<p>L. WERNER KNOKE, <i>Assistant Deputy Governor</i> WALTER B. MATTESON, <i>Assistant Deputy Governor</i> JAMES M. RICE, <i>Assistant Deputy Governor</i></p>
--	---

<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, Government Bond and 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 and Safekeeping 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, Manager, Reports Department and Assistant Secretary</i> CARL SNYDER, <i>General Statistician</i></p>
--	---

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

MEMBER FEDERAL ADVISORY COUNCIL

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

(Statement of December 26, 1934)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation..... \$ 678,859	Gold Certificates on hand and due from U. S. Treasury. \$1,767,382
F. R. bank notes circulation net..... 25,614	Redemption Fund—F. R. Notes..... 1,499
	Other cash..... 49,352
Deposits:	Total reserves..... \$1,818,233
Member bank—reserve account..... 1,659,964	Redemption fund—F. R. bank notes..... 1,427
U. S. Treasurer—General Account..... 41,735	Bills discounted:
Foreign bank..... 7,825	Secured by U. S. Govt. obligations direct and / or fully
	guaranteed..... 1,844
Other deposits..... 114,650	Other bills discounted..... 3,564
Total deposits..... \$1,824,174	Total bills discounted..... \$ 5,408
	Bills bought in the open market..... 1,983
Deferred availability items..... 96,754	Industrial Advances..... 810
Capital paid in..... 59,620	United States Government Securities:
Surplus (Section 7)..... 45,217	Bonds..... 140,955
Surplus (Section 13b)..... 615	Treasury Notes..... 475,234
Reserve for contingencies..... 4,737	Certificates and bills..... 161,566
All other liabilities..... 16,204	Total U. S. Govt. securities..... 777,755
TOTAL LIABILITIES..... \$2,751,794	Total bills and securities..... \$ 785,956
	Due from foreign banks..... 300
	F. R. notes of other banks..... 5,415
	Uncollected items..... 99,171
	Bank Premises..... 11,624
	All Other Assets..... 29,668
	TOTAL RESOURCES..... \$2,751,794

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. REILLY (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. 3—Continued

OFFICERS

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

RICHARD L. AUSTIN, *Chairman of the Board and Federal Reserve Agent*; ALBA B. JOHNSON, *Deputy Chairman of the Board*; ARTHUR E. POST, *Assistant Federal Reserve Agent*; ERNEST C. HILL, *Assistant Federal Reserve Agent*. JAMES M. TOY, S. R. EARL, and GLENN K. MORRIS, *Assistant Cashiers*; WILLIAM G. McCREEDY, *Comptroller*.

MacCOY, BRITTAI, EVANS & LEWIS, *Counsel*; HOWARD A. LOEB, Philadelphia, *Member Federal Advisory Council*.

(Statement of December 31, 1934)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....	\$240,443
Deposits:	
Member bank—reserve account.....	211,578
United States Government	4,315
Foreign banks	1,995
All other deposits	1,977
Total Deposits	\$219,866
Deferred availability items	37,578
Capital paid in	15,131
Surplus (Section 7)	13,470
Surplus (Section 13-b)	1,049
Reserves for contingencies	2,996
All other liabilities	510
TOTAL LIABILITIES	\$531,043
	Gold Certificates on hand and due from U. S. Treasury ... \$271,119
	Redemption Fund—F. R. Notes..... 2,525
	Other cash
	35,661
	Total Reserves
	\$309,305
	Bills and Securities:
	Bills discounted
	993
	Bills bought in open market
	584
	Industrial advances
	3,236
	United States securities
	167,120
	Total bills and securities
	\$171,933
	Due from foreign banks
	87
	Federal Reserve notes of other Federal Reserve banks....
	1,373
	Uncollected items
	38,756
	Bank premises
	4,411
	All other resources
	5,178
	Total Resources
	\$531,043

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF PHILADELPHIA (Effective February 7, 1934)

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

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

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

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

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

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

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

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

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

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

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

(* Except cities as listed.

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

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

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

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

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

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

Membership: National Banks 528; State Banks 99. Total member banks 627.

DIRECTORS

CLASS A:—ROBERT WARDROP (1935), Pittsburgh; CHESS LAMBERTON (1937), Franklin, Pa.; Ben R. Conner (1936) Ada, Ohio.

CLASS B:—R. P. WRIGHT (1937), Erie, Pa.; J. E. Galvin (1936), Lima, Ohio; G. D. CRABBS (1935), Cincinnati, Ohio.

CLASS C:—E. S. Burke, Jr. (1935), Cleveland, Ohio, *Acting Chairman of the Board*; W. W. KNIGHT (1936), Toledo, Ohio.

A. E. BRAUN, Pittsburgh, Pa., *Member Federal Advisory Council*.

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 Cashier*
 W. F. TAYLOR, *Asst. Deputy Governor*
 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*

(Statement of December 31, 1934)
 (In thousands of dollars)

LIABILITIES		RESOURCES	
Federal Reserve notes in actual circulation.....	\$306,626	Gold Certificates on hand and due from U. S. Treasury....	\$383,641
Deposits:		Redemption Fund—F. R. Notes.....	1,770
Member bank—Reserve account.....	\$274,278	Other cash.....	13,315
U. S. Treasurer—General Account.....	4,760	Total reserves.....	\$398,726
Foreign bank.....	1,842	Bills discounted:	
Other deposits.....	4,226	Secured by U. S. Govt. obligations direct and / or fully guar- anteed.....	190
Total Deposits.....	\$285,106	Other bills discounted.....	125
Deferred availability items.....	41,087	Total bills discounted.....	\$ 315
Capital paid in.....	13,062	Bills bought in open market.....	528
Surplus (Section 7).....	14,371	Industrial Advances.....	932
Surplus (Section 13b).....	906	U. S. Government securities:	
Reserve for contingencies.....	3,000	Bonds.....	30,557
All other liabilities.....	115	Treasury Notes.....	134,108
TOTAL LIABILITIES.....	\$664,273	Certificates and bills.....	48,360
		Total U. S. Govt. securities.....	\$213,025
		Total bills and securities.....	214,800
		Due from foreign banks.....	77
		Federal Reserve notes of other banks.....	1,764
		Uncollected items.....	40,953
		Bank premises.....	6,629
		All other resources.....	1,324
		TOTAL RESOURCES.....	\$664,273

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)

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

DIRECTORS

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

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

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

(Statement of December 31, 1934)

(In thousands of dollars)

LIABILITIES		RESOURCES	
Federal Reserve notes in actual circulation	\$167,825	Gold certificates on hand and due from U. S. Treasury	\$185,213
Fed. Res. bank notes circulation—net		Redemption Fund—F. R. Notes	1,923
Deposits	\$135,135	Other cash	13,259
Deferred availability items	36,588	Bills discounted	139
Capital paid in	4,975	Bills bought in open market	209
Surplus (Section 7)	5,186	Industrial Advances	1,540
Surplus (Section 13b)	957	United States Government securities	103,563
Reserve for contingencies	1,415	Due from foreign banks	31
All other liabilities	13	Federal Reserve Notes of other banks	4,050
TOTAL LIABILITIES	\$352,094	Uncollected items	37,748
		Bank premises	3,027
		All other resources	1,392
		TOTAL RESOURCES	\$352,094

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 277; State Banks 55. Total 332.

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

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.

CLASS C:—W. H. KETTIG (1934), Birmingham, Ala., *Deputy Chairman*; J. P. ALLEN (1936), Atlanta, Ga., FITZGERALD HALL (1937), Nashville, Tenn.

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 January 16, 1935)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. bank notes in actual circulation.....\$ 128,610	Gold Certificates on hand and due from U. S. Treasury.....\$112,775
Deposits:	Redemption Fund—Federal Reserve Notes..... 3,631
Member banks—reserve account.....\$ 82,166	Other cash..... 15,462
U. S. Treasurer—General Account..... 5,431	Total reserves.....\$131,868
Foreign banks..... 646	Bills discounted:
Other deposits..... 2,303	Secured by U. S. Government obligations, direct and/or fully guaranteed.....\$ 55
Total deposits.....\$ 90,546	Other bills discounted..... 108
Deferred availability items..... 16,282	Total bills discounted.....\$ 163
Capital paid in..... 4,369	Bills bought in open market..... 258
Surplus (Section 7)..... 5,540	Industrial Advances..... 904
Surplus (Section 13b)..... 754	U. S. Government securities:
Reserve for contingencies..... 2,595	Bonds..... 13,539
All other liabilities..... 101	Treasury notes..... 59,375
	Certificates and bills..... 21,319
	Total U. S. Government securities.....\$ 94,233
	Total bills and securities.....\$ 95,558
	Due from foreign banks..... 29
	F. R. notes of other banks..... 1,261
	Uncollected items..... 15,945
	Bank premises..... 2,325
	All other resources..... 1,811
TOTAL LIABILITIES.....\$248,797	TOTAL RESOURCES.....\$248,797

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 to New Orleans	When sent to Branch to Birmingham-ham	When sent to branch to Jackson-ville	When sent to Branch to Nashville	When sent to parent bank Atlanta, Ga.	When sent to Branch to New Orleans	When sent to Branch to Birmingham-ham	When sent to Branch to Jackson-ville	When sent to Branch to Nashville
Alabama										
Atlanta Zone.....	3	5	4	4	4					
New Orleans Zone.....	4	2	3	4	4					
Birmingham Zone.....	3	4	3	4	3					
Birmingham (City).....	1	7	7	2	1					
Arizona.....	7	7	7	7	7					
Arkansas.....	4	5	4	4	3					
Little Rock.....	2	2	2	2	2					
California.....	7	6	7	7	7					
Los Angeles.....	4	4	4	4Z7	4					
San Francisco.....	4	4	4	5Z8	4					
Colorado.....	6	6	6	6	3					
Denver.....	3	3	3	3	2					
Connecticut.....	4	4	4	4	4					
Delaware.....	4	5	5	4	4					
District of Columbia.....	4	4	4	4	4					
Florida.....	3	2	2	*	2					
Jacksonville.....	1	2	2	*	2					
Georgia.....	2	4	3	3	3					
Atlanta.....	*	2	1	1	1					
Idaho.....	7	6	7	7	7					
Illinois.....	4	4	4	4	3					
Chicago.....	2	2	2	2	1					
Indiana.....	4	4	4	4	4					
Iowa.....	4	4	4	4	3					
Kansas.....	4	4	4	4	3					
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.....	2	2	2	3	2					
Nevada.....	7	7	7	7	7					
New Hampshire.....	4	5	4	4	4					
New Jersey.....	4	5	4	4	4					
New Mexico.....	6	7	6	6	6					
New York.....	4	5	4	4	4					
Buffalo.....	2	3	3	3	2					
New York City.....	2	3	4	4	2					
North Carolina.....										
Charlotte Zone.....	3†									
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	3					
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	7	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	6	7					

*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 December 31, 1934 National Banks 521; State Banks 163.

Active non-member banks under state supervision in Federal Reserve District 7, 1,901.

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. PETT, *Manager, Division of Research and Statistics*
WILLIAM H. SNYDER, *Controller*
JOHN J. ENDERS, *Auditor*

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

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

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

NEIL B. DAWES, *Manager, Investment Department*
IRVING FISCHER, *Manager, Check Department*
ROBERT J. HARGREAVES, *Manager, Personnel Department*

FRANK A. LINDSTEN, *Manager, Disbursing Department*

LOUIS G. MEYER, *Manager, Service Department*
LOUIS G. PAVEY, *Manager, Collection Department*
FRANKLIN L. PURRINGTON, *Manager, Reconstruction Finance Corporation, Custody Division*

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

CHARLES B. DUNN, *Counsel*

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 7—Continued

(Statement as of January 2, 1935)
(In thousands of dollars)

LIABILITIES		RESOURCES	
R. notes in actual circulation	\$787,024	Gold Certificates on hand and due from U. S. Treasury	\$1,017,356
Deposits:		Redemption fund—F. R. Notes	1,311
Member bank—reserve account	632,547	Other cash	33,614
U. S. Treasurer—General Account	22,748	Total reserves	\$1,052,281
Foreign bank	2,417	Bills discounted:	
Other deposits	2,448	Secured by U. S. Government obligations	0
Total deposits	\$660,160	Other bills discounted	2
Deferred availability items	67,383	Total bills discounted	\$ 2
Capital paid in	12,723	Bills bought in open market	707
Surplus (Section 7)	21,350	Industrial advances	912
Surplus (Section 13 b)	896	U. S. Government securities:	
Reserve for contingencies	5,325	Bonds	62,144
All other liabilities	305	Treasury notes	273,102
TOTAL LIABILITIES	\$1,555,166	Certificates and bills	93,097
		Total U. S. Government securities	\$428,343
		Total bills and securities	\$429,964
		Due from foreign banks	105
		Federal Reserve notes of other banks	3,964
		Uncollected items	63,081
		Bank premises	4,955
		All other resources	816
		TOTAL RESOURCES	\$1,555,166

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.
A. 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.; WILLIAM B. PLUNKETT (1937), Little Rock, Ark.; M. P. STURDIVANT, (1935) Glendora, Miss.

CLASS C:—JOHN S. WOOD, St. Louis, *Chairman of Board and Federal Reserve Agent*; PAUL DILLARD (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 January 2, 1935)
(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$142,364
Deposits:	
Member banks—reserve account	\$128,873
United States Treasurer—General Account	8,972
Foreign bank	633
Other deposits	11,677
Total deposits	\$150,155
Deferred availability items	21,325
Capital paid in	4,088
Surplus	4,655
Surplus 13-b	382
Reserve for contingencies	893
All other liabilities	156
TOTAL LIABILITIES	\$324,018
	Gold Certificates on hand and Due from U. S. Treasury \$189,943
	Redemption fund—Federal Reserve notes 614
	Other cash 11,872
	Total reserves \$202,429
	Bills discounted:
	Secured by U. S. Government obligations 28
	Other bills discounted —
	Total bills discounted \$ 28
	Bills bought in open market 115
	Industrial advances 419
	U. S. Government securities:
	Bonds \$ 13,797
	Treasury notes 58,359
	Certificates and bills 21,044
	Total U. S. Government securities \$ 93,200
	Total bills and securities 93,762
	Due from foreign banks 9
	F. R. notes of other banks 1,904
	Uncollected items 23,079
	Bank premises 2,628
	All other resources 207
	TOTAL RESOURCES \$324,018

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

Immediate—St. Louis.

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

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

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

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

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

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

*Except banks in cities listed separately in this schedule.

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

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

DIRECTORS

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

TIME SCHEDULE OF LITTLE ROCK BRANCH

Immediate—Little Rock, North Little Rock.

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

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

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

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

District of Columbia, *Georgia, *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. BULLETT, 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, La Crosse, Wis. (1936).
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 January 10, 1935)

(In thousands of dollars)

LIABILITIES		RESOURCES	
F. R. notes in actual circulation.....	\$ 92,600	Gold Certificates on hand and due from U. S. Treasury ..	\$ 93,473
F. R. Bank notes in actual circulation.....	7,595	Redemption fund—F. R. notes.....	1,589
Deposits:		Other Cash*	8,577
Member bank—reserve account.....	60,834	Total reserves.....	\$103,639
United States Treasurer—General account	1,761	Redemption Fund F. R. bank notes.....	590
Foreign bank.....	96	Bills discounted:	
Other deposits.....	5,784	Secured by U. S. Government obligations direct and / or	
Total deposits.....	\$ 68,475	fully guaranteed.....	97
Deferred availability items.....	9,434	Other bills discounted.....	1,715
Capital paid in.....	2,879	Total bills discounted.....	\$ 1,812
Surplus Fund (Sec. 7).....	3,420	Bills bought in open market.....	2,735
Reserve for contingencies.....	1,026	U. S. Government securities:	
All other liabilities.....	4,247	Bonds.....	16,288
TOTAL LIABILITIES.....	\$189,676	Treasury notes.....	26,239
		Other Certificates and Bills.....	23,056
		Total U. S. Government securities.....	\$ 65,583
		Other Securities.....	49
		Total bills and securities.....	\$ 70,179
		Due from foreign banks.....	9
		F. R. notes of other Federal Reserve banks.....	653
		Uncollected items.....	9,709
		Bank premises.....	1,657
		All other resources.....	3,240
		TOTAL RESOURCES.....	\$189,676

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

FEDERAL RESERVE BANK INFORMATION

DISTRICT No. 9—Continued

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF MINNEAPOLIS

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

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

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

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

One Day After Receipt
Chicago

Two Days After Receipt
Baltimore
Buffalo
Cincinnati
Cleveland
Detroit
Kansas City
Little Rock
Louisville
Memphis
Nashville
New York City
Oklahoma City
Omaha
Philadelphia
Pittsburgh
St. Louis
Sioux City, Iowa

Three Days After Receipt
Atlanta
Birmingham
Boston
Charlotte
Dallas
Denver
El Paso
Houston
Jacksonville
New Orleans
Richmond
Salt Lake City
San Antonio
Seattle
Spokane

Four Days After Receipt
Los Angeles
Portland, Oregon
San Francisco

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
Michigan
Nebraska

Four Days After Receipt
Connecticut
Delaware
Kansas
Kentucky
Maine
Maryland
Massachusetts
Missouri
New Hampshire
New Jersey
New York
North Dakota
Ohio
Pennsylvania
Rhode Island
South Dakota
Vermont

Five Days After Receipt
Alabama
Arkansas
Colorado
District of Columbia
Georgia
Louisiana
Mississippi
Montana
North Carolina
Oklahoma
South Carolina
Tennessee
Virginia
Washington
Wyoming

Six Days After Receipt
California
Florida
Idaho
New Mexico
Oregon
Texas
Utah
West Virginia

Seven Days After Receipt
Arizona
Nevada

NINTH DISTRICT CITIES

Two Days After Receipt
Fargo, N. D.
Grand Forks, N. D.
Jamestown, N. D.
Valley City, N. D.
Walpeton, 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 689; State Banks 48.

Non-member Banks 1281. Total number of banks in District No. 10, 2018.

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*.

LIABILITIES	(Statement of January 9, 1935) (In thousands of dollars)	RESOURCES	
Federal reserve notes—in actual circulation	\$115,372	Gold certificates on hand and due from U. S. Treasury	\$181,704
F. R. bank note circulation—net		Redemption fund—F. R. notes	613
		Other cash	11,442
		Total reserves	\$193,759
Deposits:		Redemption fund—F. R. bank notes	
Member bank—reserve account	162,451	Bills discounted:	
U. S. Treasurer—General account	1,929	Secured by U. S. Government obligations direct and / or fully guaranteed	20
Foreign bank	537	Other bills discounted	102
Other deposits	4,933	Total bills discounted	\$ 122
Total deposits	\$169,850	Bills bought in open market	154
Deferred availability items	24,155	Industrial advances	430
Capital paid in	4,052	U. S. Government securities:	
Surplus (Section 7)	3,613	Bonds	13,334
Surplus (Section 13 b)	293	Treasury notes	57,703
Reserve for contingencies	806	Certificates and bills	20,807
All other liabilities	158	Total U. S. Government securities	\$ 91,844
TOTAL LIABILITIES	\$318,299	Total bills and securities	92,550
		Due from foreign banks	23
		F. R. notes of other banks	1,707
		Uncollected items	26,493
		Bank premises	3,447
		All other resources	320
		TOTAL RESOURCES	\$318,299

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 and warrants drawn on the Treasurer of the United States.)

One Business Day—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.

Two 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.

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

Four 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.

Five 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 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, Detroit, Little Rock, Louisville, Memphis, Nashville, New York City, Oklahoma City, Philadelphia, Pittsburgh, Pa., Salt Lake City, San Antonio, St. Joseph, St. Louis, *Nebraska.

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

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

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

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

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

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

OKLAHOMA CITY BRANCH (Transit Number 39-24)

(226 West Third St.)

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

DIRECTORS

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

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

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

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

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

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

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

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

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

Seven Business Days—Arizona, *Washington.

*Except cities listed in other Schedules.

See "Note" under head office schedule.

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

FEDERAL RESERVE BANK INFORMATION

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

(Wood & Akard Sts.)

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

Membership: National Banks 495, State Banks 60. Total 555.

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 December 31, 1934)

(In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation.....	\$ 53,845
F. R. bank notes circulation—net .....	.....
Deposits:	
Member bank—reserve account	121,135
U. S. Treasurer—General account	2,578
Foreign bank	537
Other deposits.....	1,143
Total deposits.....	\$125,393
Deferred availability items	17,720
Capital paid in.....	4,048
Surplus.....	3,777
Reserve for contingencies	1,363
All other liabilities.....	62
TOTAL LIABILITIES.....	\$206,208
(*) "Other Cash" does not include F. R. Notes or own F. R. Bank Notes.	
	Gold certificates on hand and due from
	U. S. Treasury
	Redemption fund—F. R. notes
	*Other cash
	Total reserves.....
	Redemption fund—F. R. bank notes.....
	Bills discounted
	Secured by U.S. Govt. obligations direct and/or
	fully guaranteed
	Other bills discounted.....
	Total bills discounted.....
	Bills bought in open market.....
	Industrial Advances.....
	U. S. Government securities:
	Bonds.....
	Treasury notes.....
	Certificates and bills.....
	Total U. S. Government securities.....
	Total bills and securities.....
	Due from foreign banks.....
	Uncollected items.....
	F. R. notes of other banks.....
	Bank premises.....
	All other resources.....
	TOTAL RESOURCES.....

TIME SCHEDULE OF FEDERAL RESERVE BANK OF DALLAS

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

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

Two Business Days After Receipt—El Paso, Dallas, Territory; the following places: Texas—Abernathy, Abilene, Albany, Allen, Alvarado, Alvord, Amarillo, Amherst, Anna, Annona, Anson, Anton, Archer City, Arlington, Athens, Atlanta, Baird, Ballinger, Bangs, Bartlett, Beckville, Bellevue, Bells, Belton, Big Sandy, Big Spring, Blanket, Bloomburg, Bonham, Bowie, Brady, Breckenridge, Bremond, Bridgeport, Bronte, Brownfield, Brownwood, Bryson, Burk Burnett, Caddo Mills, Cameron, Canton, Canyon, Carlton, Carthage, Celeste, Chico, Childress, Chillicothe, Chilton, Cisco, Clarendon, Clarksville, Claude, Cleburne, Clifton, Coleman, Colorado, Comanche, Commerce, Coolidge, Cooper, Corsicana, Crandall, Daingerfield, Dawson, Decatur, De Kalb, De Leon, Denison, Denton, Dodd City, Dublin, Eddy, Edgewood, Electra, Emis, 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, Martin, Marshall, Mart, Maypearl, Mcgregor, McKinney, Melissa, Memphis, Menard, Merkel, Mesquite, Mexia, Midlothian, Milford, Mineola, Mineral Wells, Mobeetie, Moody, Moran, Mt. Pleasant, Mt. Vernon, Muenster, Munday, Naples, New Boston, Nocona, Oglesby, Olney, Omaha, Paducah, Palmer, Pampa, Paris, Pilot Point, Pittsburg, Plainview, Plano, Post, Powell, Purdon, Quanah, Quinlan, Reagan, Red Oak, Redwater, Rhome, Rice, Richardson, Richland, Ringgold, Rio Vista, Roby, Rockdale, Rockwall, Rogers, Rosebud, Rotan, Roysse 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, Mansville, Mill Creek. **Other Districts**—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Cleveland, Denver, Detroit, Jacksonville, Louisville, Minneapolis, Nashville, Omaha, Pittsburgh, St. Louis, St. Paul.

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

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

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

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

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

References:

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

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

FEDERAL RESERVE BANK INFORMATION

EL PASO BRANCH. (Transit Number 88-1)

(351 Myrtle Ave.)

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

DIRECTORS

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

TIME SCHEDULE OF EL PASO BRANCH

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

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

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

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

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

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

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

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

For † and ‡ References see note under Dallas schedule.

HOUSTON BRANCH. (Transit Number 35-4)

(Texas Ave. & Caroline St.)

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

DIRECTORS

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

TIME SCHEDULE OF HOUSTON BRANCH

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

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

Two Business Days After Receipt—El Paso, Houston Territory, the following places: Texas—Alto, Alvin, Anderson, Angleton, Bastrop, Bay City, Beaumont, Bellville, Brenham, Brookshire, Bryan, Caldwell, Chireno, Cleveland, Conroe, Corrigan, Crockett, Dayton, Eagle Lake, Edna, El Campo, Elgin, Fayetteville, Flotonia, 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, Timpan, Trinity, Victoria, Wharton, Woodville. **Other Districts**—Atlanta, Birmingham, Charlotte, Chicago, Cincinnati, Denver, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Nashville, Oklahoma City, Omaha, St. Louis.

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

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

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

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

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

For † and ‡ References see note under Dallas schedule.

SAN ANTONIO BRANCH. (Transit Number 30-72)

(Jardin & Villita Sts.)

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

DIRECTORS

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

TIME SCHEDULE OF SAN ANTONIO BRANCH

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

One Business Day After Receipt—Dallas, Houston.

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

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

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

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

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

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

For † and ‡ References see note under Dallas schedule.

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

(Sansome & Sacramento Sts.)

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

Membership: National Banks 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, Active 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 January 9, 1935)
 (In thousands of dollars)

LIABILITIES	RESOURCES
F. R. notes in actual circulation	\$205,278
Deposits:	
Member bank—reserve account	268,071
U. S. Treasurer—General account	1,904
Foreign bank	1,362
Other deposits	11,589
Total deposits	\$282,926
Deferred availability items	20,752
Capital paid in	10,748
Surplus—(Section 7)	9,645
Surplus—(Section 13b)	585
Reserve for contingencies	2,053
All other liabilities	199
TOTAL LIABILITIES	\$532,186
	Gold certificates on hand and due from U. S. Treasury \$310,314
	Redemption fund—F. R. notes 3,632
	Other cash* 18,833
	Total reserves \$332,779
	Bills discounted:
	Secured by U. S. Government obligations direct and / or
	fully guaranteed 95
	Other bills discounted 38
	Total bills discounted \$ 133
	Bills bought in open market 391
	Industrial advances 589
	U. S. Government securities:
	Bonds 23,858
	Treasury notes 104,712
	Certificates and bills 37,761
	Total U. S. Government securities \$166,331
	Total bills and securities \$167,444
	Due from foreign banks 57
	Federal Reserve notes of other banks 3,992
	Uncollected items 23,541
	Bank premises 3,869
	All other resources 504
	TOTAL RESOURCES \$532,186

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

TIME SCHEDULE OF THE FEDERAL RESERVE BANK OF SAN FRANCISCO. (Effective February 1, 1934)

Immediate—San Francisco (if received in time for clearing). U. S. Treasury Warrants, Drafts on Head Office, Federal Reserve Bank of San Francisco.
One Day After Receipt—Los Angeles.
Two Days After Receipt—Portland, Salt Lake City, California Head Office Zone (except places noted in four-day division), California—Los Angeles Zone, the following cities: Long Beach, Ocean Park, Pasadena, Santa Monica, Venice, Nevada—Head Office Zone.
Three Days After Receipt—Seattle, Spokane, California—Los Angeles Zone, except cities noted in 2-day division. Oregon—the following cities: Klamath Falls, Lakeview, Merrill. **Other Districts**—Dallas, Denver, El Paso, Kansas City, Omaha, St. Louis.
Four Days After Receipt—Arizona, (Dist. 12). California—Head Office Zone, the following cities: Alturas, Angels Camp, Arcata, Bieber, Covelo, Crescent City, Etna Mills, Fall River Mills, Fort Jones, Greenville, Hardwick, Jackson, Kelseyville, Knights Landing, Lakeport, 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) (10th and Olive Sts.)

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

DIRECTORS

J. B. ALEXANDER, 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—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 each such Sunday or holiday.

SALT LAKE CITY BRANCH, (Transit Number 31-31) (Cor. South Temple and East State St.)

W. L. PARTNER, *Managing Director*; W. M. SMOOT, *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 each such Sunday or holiday.

SEATTLE BRANCH, (Transit Number 19-1) (2nd Avenue and Spring St.)

C. R. SHAW, *Managing Director*; B. A. RUSSELL, *Assistant Manager*; G. W. RELF, *Assistant Cashier*.
DIRECTORS
GEO. H. GREENWOOD, M. F. BACKUS, 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 each such Sunday or holiday.

SPOKANE BRANCH, (Transit Number 28-1) (110 N. Stevens St.)

D. L. DAVIS, *Managing Director*; FRED C. BOLD, *Assistant Manager*; A. J. DUMM, *Assistant Cashier*.
DIRECTORS
D. W. TWOHY, R. M. HARDY, PETER MCGREGOR, 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, Culpdesac, Genesee, Grangeville, Orofino, Reubens, Wardner. Washington—the following cities: Almira, Brewster, College Place, Colton, Coulee, Creston, Hartline, Ione, Malden, Okanogan, Omak, Pine City, Pomeroy, Selah, Tonasket, Twisp, Uniontown, White Bluffs, Wilbur, Winthrop. **Other Districts**—Denver, Kansas City, Minneapolis, Omaha, St. Paul, St. Louis.

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

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

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

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

Eight Days After Receipt—Florida, West Virginia.

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

FARM CREDIT ADMINISTRATION

W. I. MYERS, Governor

W. FORBES MORGAN, Deputy Governor

F. F. HILL, Deputy Governor

SCOTT W. HOVEY, General Counsel

ALBERT S. GOSS,

Land Bank Commissioner

F. W. PECK,

Cooperative Bank Commissioner

A. T. ESGATE,

Acting Director Regional Agricultural Credit Division

GEORGE M. BRENNAN,

Intermediate Credit Commissioner

S. M. GARWOOD,

Production Credit Commissioner

HERBERT EMMERICH,

Executive Officer

E. H. Le MASTERS, Comptroller

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 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 farmer-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, which are being liquidated, as well as the feed and seed loans made by the Department of Agriculture, were 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. THOMSON, *General Agent*.

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

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

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

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

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

DISTRICT No. 2—Offices at Baltimore, Maryland

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

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

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

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

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

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

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

DISTRICT No. 3—Offices at Columbia, South Carolina

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

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

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

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

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

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

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

DISTRICT No. 4—Offices at Louisville, Kentucky

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

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

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

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

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

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

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

DISTRICT No. 5—Offices at New Orleans, Louisiana

TERRITORY IN DISTRICT—ALABAMA, MISSISSIPPI, LOUISIANA.

FARM CREDIT ADMINISTRATION—JUDGE J. M. THOMAS, *General Agent*.

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

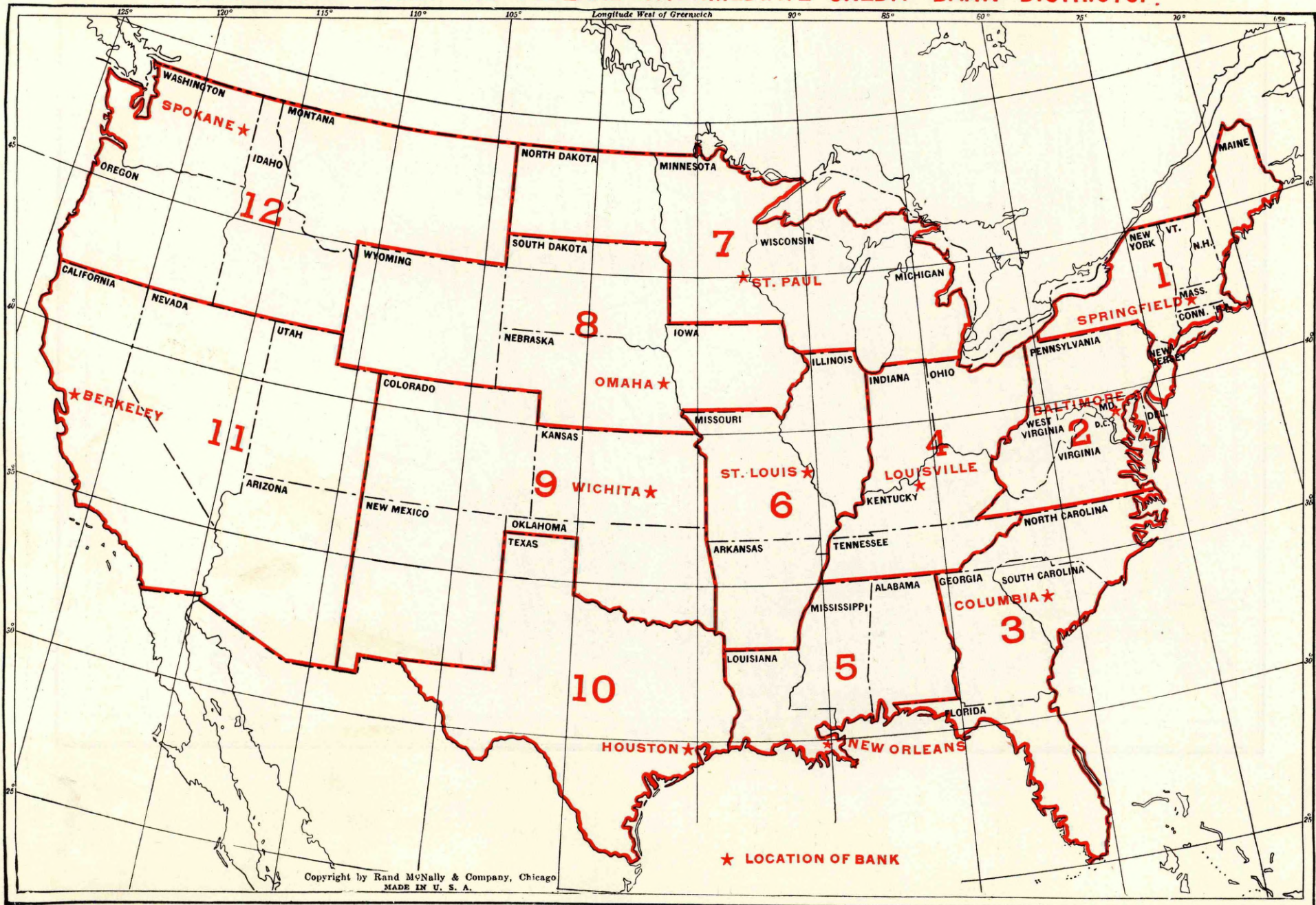
FEDERAL INTERMEDIATE CREDIT BANK OF NEW ORLEANS (Transit Number 14-66)—J. M. MAGRUDER, *President*.

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

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

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

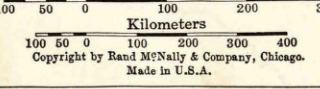
FEDERAL LAND BANK AND FEDERAL INTERMEDIATE CREDIT BANK DISTRICTS.





RAND McNALLY
POPULAR MAP OF
UNITED STATES

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



Copyright by Rand McNally & Company, Chicago.
Made in U.S.A.

The Blue Book Representative Is A Travelled Banker

The Blue Book representative who calls upon your bank has been meticulously chosen. He is a courteous, efficient, thoroughly seasoned bank man. His training and background qualify him to understand banking developments in hundreds of localities and to make that understanding useful to your bank.

Behind him at all times is Rand McNally & Company's national banking acquaintance-

ship, built up through 62 years of service to the whole banking field and maintained by daily correspondence and daily personal contact with progressive bankers from coast to coast.

Counsel with the Blue Book man in charge of your territory. He is in daily touch with your regional opportunities and can help you realize all of your Rand McNally Bankers Directory service.

The Blue Book Offers:

A standard priced publicity investment. No "favors" or "special concessions."

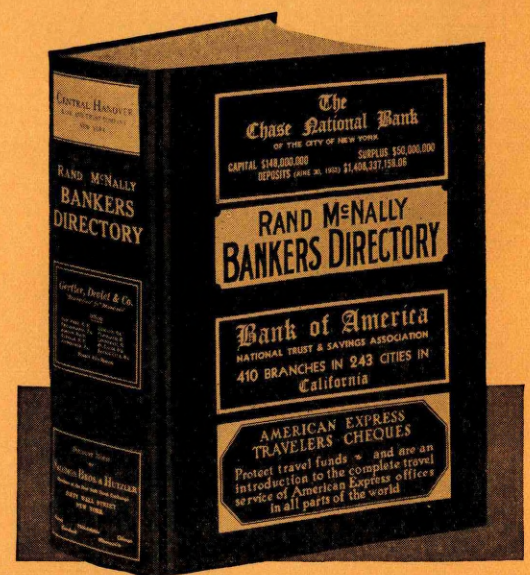
A chance to reach without duplication, every directory user among the banks, investment houses and commercial firms of America.

A standardized prod-

uct published by a reliable house.

The most accurate, complete and up-to-date bank information it is possible to obtain.

A manual of banking laws, banking authorities, banking facts and banking personalities.



RAND McNALLY BANKERS DIRECTORY

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*.

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*.

FEDERAL LAND BANK OF ST. PAUL (Transit Number 22-89)—ROY A. NELSON, *President*.

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

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

PRODUCTION CREDIT CORPORATION OF ST. PAUL—GEORGE SUSENS, *President*.

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

FEDERAL LAND BANK OF OMAHA (Transit Number 27-63)—D. P. HOGAN, *President*.

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 ALQUIRE, WM. J. LEWISS, 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*.

FEDERAL LAND BANK OF WICHITA (Transit Number 40-77)—L. E. CALL, *President*.

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

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

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

DIRECTORS—FRED M. BETZ, W. H. MOTT, J. A. CARNES, OLIVER M. LEE, P. O. WELLS, MISS CORINNE LASATER, J. T. CRONKHITE.

DISTRICT No. 10—Offices at Houston, Texas

TERRITORY IN DISTRICT—TEXAS.

FARM CREDIT ADMINISTRATION—A. C. WILLIAMS, *General Agent*.

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

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

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

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

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

DISTRICT No. 11—Offices at Berkeley, California

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

FARM CREDIT ADMINISTRATION—WILLARD D. ELLIS, *General Agent*.

FEDERAL LAND BANK OF BERKELEY (Transit Number 90-1097)—CHARLES PARKER, *President*.

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

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

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

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

DISTRICT No. 12—Offices at Spokane, Washington

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

FARM CREDIT ADMINISTRATION—A. C. ADAMS, *General Agent*.

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

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

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

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

DIRECTORS—WM. A. SCHOENFELD, R. E. SHEPHERD, R. E. BROWN, P. THOMPSON, B. D. THOMPSON, D. N. MacKAY, ERVIN E. KING.

BANKS FOR COOPERATIVES

(Farm Credit Administration)

SUPERVISORY OFFICIALS

F. W. PECK, Cooperative Bank Commissioner; J. E. WELLS, JR., Deputy Cooperative Bank 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. HAYNES.

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; R. L. FARRINGTON, 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 OFFICIALS

HERBERT EMMERICH, Acting Director; CLAUDE R. ORCHARD, Assistant 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; (VACANT), Special Assistant to the 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, Commissioner; A. T. ESGATE, Deputy Commissioner; 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, Commissioner; JOHN H. GUILL, P. L. GADDIS, and E. ANTHONY, Deputy Commissioners; CARL COLVIN, Special Assistant to the Land Bank Commissioner.

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.

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)

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*, JOHN P. STEDMAN, *Exec. Vice President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF BALTIMORE, MD.

OFFICERS: WINFIELD A. HUPPUGH, *Acting President*; JOHN P. STEDMAN, *Executive Vice-President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF RALEIGH, N. C.

OFFICERS: ERNEST GRAHAM, *President*; H. PERSONS HEATH, *Exec. Vice President and Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF COLUMBUS, OHIO

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

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF JACKSON, MISS.

OFFICERS: JESSE B. HEARIN, *President*; J. A. WILLIAMS, *Vice President and Acting Manager*.

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

REGIONAL AGRICULTURAL CREDIT CORPORATION OF ST. LOUIS, MO.

OFFICERS: WALTER F. GAHM, *Acting President*; FRANK R. NIES, *Assistant 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 Fort Worth, Texas

REGIONAL AGRICULTURAL CREDIT CORPORATION OF FORT WORTH, TEXAS

OFFICERS: T. B. YARBROUGH, *President*; A. E. THOMAS, *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*.

FARM CREDIT ADMINISTRATION—Continued

JOINT STOCK LAND BANKS

Farm Credit Administration

Wm. I. Myers, Governor

Albert S. Goss, Land Bank Commissioner

No.	Chartered	Title	Location	States in which operating
58.	8-21-22.	The First Joint Stock Land Bank of Montgomery	Montgomery, Ala.	Ala. & Ga.
81.	2-20-26.	The Southwest Joint Stock Land Bank of Little Rock	Little Rock, Ark.	Ark., Tex., Mo.
26.	9-19-19.	The California Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal. & Ore.
49.	5-29-22.	The Pacific Coast Joint Stock Land Bank of San Francisco	San Francisco, Cal.	Cal., Ariz., Nev.
38.	4-18-22.	The Denver Joint Stock Land Bank of Denver	Denver, Colo.	Colo., Wyo., Mont.
60.	9-23-22.	The Atlanta Joint Stock Land Bank of Atlanta	Atlanta, Ga.	Ga., Ala., Tex., Okla.
33.	2-24-22.	The First Trust Joint Stock Land Bank of Chicago	Chicago, Ill.	Ill. & Iowa
55.	7-25-22.	The Illinois Midwest Joint Stock Land Bank of Edwardsville . . .	Edwardsville, Ill.	Ill. & Mo.
12.	1-24-19.	The Illinois Joint Stock Land Bank of Monticello	Monticello, Ill.	Ill. & Iowa
10.	12-20-18.	The First Joint Stock Land Bank of Ft. Wayne	Ft. Wayne, Ind.	Ind. & Ohio
3.	6-28-17.	The Fletcher Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ill.
83.	9-11-26.	The Indianapolis Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
82.	3- 2-26.	The Union Trust Joint Stock Land Bank of Indianapolis	Indianapolis, Ind.	Ind. & Ohio
27.	10- 1-19.	The La Fayette Joint Stock Land Bank of La Fayette	La Fayette, Ind.	Ind. & Ill.
72.	1-11-23.	The Burlington Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Ia. & Ill.
15.	4-22-19.	The Des Moines Joint Stock Land Bank of Des Moines	Des Moines, Ia.	Iowa & Minn.
1.	4-24-17.	The Iowa Joint Stock Land Bank of Sioux City	Sioux City, Ia.	Ia. & S. D.
35.	4- 4-22.	The Kentucky Joint Stock Land Bank of Lexington	Lexington, Ky.	Ky. & Ohio
43.	5- 1-22.	The Louisville Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Ind.
62.	10- 3-22.	The Union Joint Stock Land Bank of Louisville	Louisville, Ky.	Ky. & Tenn.
36.	4-10-22.	The First Joint Stock Land Bank of New Orleans	New Orleans, La.	La. & Miss.
76.	4- 7-23.	The Maryland-Virginia Joint Stock Land Bank of Baltimore . .	Baltimore, Md.	Md. & Va.
79.	5- 9-23.	The Union Joint Stock Land Bank of Detroit	Detroit, Mich.	Mich., Ohio, Pa.
41.	5- 2-22.	The Minneapolis-Trust Joint Stock Land Bank of Minneapolis .	Minneapolis, Minn.	Minn. & N. D.
14.	4-17-19.	The Fremont Joint Stock Land Bank of Fremont	Lincoln, Nebr.	Nebr. & Iowa
8.	7-12-18.	The Lincoln Joint Stock Land Bank of Lincoln	Lincoln, Nebr.	Nebr. & Iowa
40.	5- 2-22.	The New York Joint Stock Land Bank of Rochester	Rochester, N. Y.	N. Y., N. J., Pa.
20.	6-11-19.	The Virginia-Carolina Joint Stock Land Bank of Norfolk	Elizabeth City, N. C.	N. C. & Va.
52.	7- 5-22.	The North Carolina Joint Stock Land Bank of Durham	Durham, N. C.	N. C. & Va.
57.	8-18-22.	The Greensboro Joint Stock Land Bank of Greensboro	Greensboro, N. C.	N. C. & Tenn.
51.	6- 6-22.	The Atlantic Joint Stock Land Bank of Raleigh	Raleigh, N. C.	N. C. & S. C.
45.	5-12-22.	The Oregon-Washington Joint Stock Land Bank of Portland . .	Portland, Ore.	Ore. & Wash.
47.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Portland	Portland, Ore.	Ore. & Wash.
68.	11-14-22.	The Pennsylvania Joint Stock Land Bank of Philadelphia	Philadelphia, Pa.	Pa., N. Y., Md.
85.	6- 1-31.	Phoenix Joint Stock Land Bank of Kansas City	Kansas City, Mo.	Kan., Mo., Ark., Ill., Okla.
39.	4-24-22.	The First Carolinas Joint Stock Land Bank of Columbia	Columbia, S. C.	S. C. & N. C.
7.	6-22-18.	The Tennessee Joint Stock Land Bank of Memphis	Memphis, Tenn.	Tenn. & Ark., Miss.
22.	7- 3-19.	The Dallas Joint Stock Land Bank of Dallas	Dallas, Texas	Texas & Okla.
16.	4-23-19.	The First Texas Joint Stock Land Bank of Houston	Houston, Texas	Texas & Okla.
25.	9-15-19.	The San Antonio Joint Stock Land Bank of San Antonio	San Antonio, Texas	Texas & Okla.
48.	5-29-22.	The Pacific Coast Joint Stock Land Bank of Salt Lake City	Salt Lake City, Utah	Utah & Idaho
78.	5- 2-23.	The Potomac Joint Stock Land Bank of Alexandria	Washington, D. C.	Va., Md.
2.	5- 7-17.	The Virginian Joint Stock Land Bank of Charleston	Charleston, W. Va.	W. Va., Ohio, Ind., Mich., Va.
69.	12- 7-22.	The Greenbrier Joint Stock Land Bank of Lewisburg	Charleston, W. Va.	W. Va. & Va.

FEDERAL HOME LOAN BANK INFORMATION

FEDERAL HOME LOAN BANK SYSTEM

(Federal Home Loan Bank Board)

BOARD OF DIRECTORS

JOHN H. FAHEY, Chairman; and T. D. WEBB, Vice Chairman; FROND W. CATLETT, WILLIAM F. STEVENSON and H. E. HOAGLAND, Directors; ROBERT L. NAGLE, Secretary to the Boards; ARMOND E. LOOMIS, Executive Assistant to the Chairman; and JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

T. D. WEBB, Acting Governor; R. R. BURKLIN, Comptroller; C. K. BERLIN, Deputy Comptroller; and ERNEST E. REARDON, 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, Bernard J. Rothwell, 177 Milk St., Boston, Mass.
Vice Chairman, Edward H. Weeks, 58 Weybosset St., Providence, R. I.
Reuben Aldrich Cooke, 192 Main St., Burlington, Vt.
Philip A. Damon, 44-48 Fenn St., Pittsfield, Mass.
Oscar F. Falling, Waltham Co-operative Bank, Waltham, Mass.
Raymond P. Harold, 22 Elm St., Worcester, Mass.
Joseph H. Soliday, Franklin Savings Bank, Boston, Mass.

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

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

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

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

OFFICERS

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

DIRECTORS

Chairman, George MacDonald, Consolidated Oil Company, 149 Broadway, New York City.
Vice Chairman, Francis V. D. Lloyd, 210 Main St., Hackensack, N. J.
Eustace Seligman, 48 Wall Street, New York City.
Roy H. Bassett, 127 Main St., Canton, New 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 and Secretary, G. R. PARKER

OFFICERS

Treasurer, H. H. GARBER

DIRECTORS

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

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

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

TERRITORY IN DISTRICT—Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina and Virginia. CAPITAL, \$11,112,000.

President, THOMAS W. ELLETT
Vice-President, GEORGE E. WALSTON

OFFICERS

Secretary and Treasurer, FRANKLIN F. KIDD

DIRECTORS

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

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

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

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

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

OFFICERS

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

DIRECTORS

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

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

*Communications should be addressed to the Executive Vice President

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

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

President, HAROLD T. DONALDSON
*Executive Vice President, F. B. MCKIBBIN

OFFICERS

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

DIRECTORS

Chairman, F. S. Cannon, 21 Virginia Ave., Indianapolis, Indiana.
Vice Chairman, S. Rudolph Light, 503 Bank of Kalamazoo Bldg., Kalamazoo, Michigan.
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.

*Communications should be addressed to the Executive Vice President.

FEDERAL HOME LOAN BANK INFORMATION (Continued)

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

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

OFFICERS

President, A. R. GARDNER

Treasurer, E. H. BURGESS

DIRECTORS

Chairman, 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, 2012-2014 N. Farwell Ave., Milwaukee, Wisconsin.
 B. F. Kuehlhorn, 2736 N. Teutonia Ave., Milwaukee, Wisconsin.

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

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.

OFFICERS

President and Secretary, ROBERT J. RICHARDSON

Asst. Secretary, J. M. MARTIN

Vice President and Treasurer, W. H. LOHMAN

DIRECTORS

Chairman, Charles B. Robbins, Cedar Rapids Life Insurance Co., Cedar Rapids, Iowa.
Vice Chairman, E. J. Russell, 1620 Chemical Bldg., St. Louis, Missouri.
 L. A. Boyles, Yankton Bldg. & Loan Assn., 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, Mutual Federal Savings & Loan Assn., 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, Roosevelt Savings & Loan Assn., St. Louis, Mo.
 John F. Scott, Minnesota Bldg. & Loan Assn., 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.

OFFICERS

President, BENJAMIN H. WOOTEN

Secretary, J. C. CONWAY

Vice President and Treasurer, H. D. WALLACE

DIRECTORS

Chairman, I. Friedlander, Capital and San Jacinto Sts., Houston, 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.

OFFICERS

President, C. A. STERLING

Secretary, WILMOT E. STEVENS

Vice President, W. L. BOWERSOX

Treasurer, R. H. BURTON

DIRECTORS

Chairman, C. B. Merriam, 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, Nebraska City Bldg. & Loan Assn., Nebraska City, Nebr.
 L. C. Pollock, 201 N. Robinson St., Oklahoma City, Oklahoma.
 Charles F. Quaintance, Colorado Bldg. & Loan Assn., 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, Wichita, Kansas.

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

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

OFFICERS

President, CHARLES H. STEWART

Secretary, W. H. CAMPBELL

Vice President, W. H. HADLOCK

Treasurer, IRVING BOGARDUS

DIRECTORS

Chairman, Frank S. McWilliams, Fidelity Savings & Loan Assn., Spokane, Wash.
Vice Chairman, Ben H. Hazen, Benjamin Franklin Savings & Loan Assn., Portland, Ore.
 J. H. Andrews, Federal Bldg. & Loan Assn., Ogden, Utah
 P. C. Bulen, Mountain States Bldg. & Loan Assn., Great Falls, Mont.
 Sam H. Dehnert, 200 N. Fourth St., Coeur d'Alene, Idaho.

L. H. Hoffman, Hoffman Construction Co., Portland, Ore.
 J. T. S. Lyle, Pacific Savings & Loan Assn., Tacoma, Wash.
 Morris Rosenblatt, P. O. Box 187, Salt Lake City, Utah.
 Lee C. Stidd, Benefit Savings & Loan, Portland, Ore.
 J. R. Sullivan, Albany Mutual Bldg. & Loan Assn., Laramie, Wyo.
 Worrall Wilson, Title & Trust Bldg., Seattle, Wash.

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

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

OFFICERS

President, M. M. HURFORD

Secretary, F. C. NOON

DIRECTORS

Chairman, C. H. Wade, State Mutual Bldg. & Loan Assn., Los Angeles, California.
Vice Chairman, David G. Davis, %The White House, San Francisco, California.
 Sanford M. Anderson, Peoples Bldg. & Loan Assn., Inglewood, Calif.
 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, State Bldg. & Loan Assn., Phoenix, Ariz.
 Adolph Schleicher, U. S. Rubber Co. Samson Division, Los Angeles, California.
 Samuel C. Symon, Northern California Bldg. & Loan Assn., 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. NAGLE, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to Chairman; JOHN W. CHILDRESS, Assistant to Chairman.

OFFICERS

J. M. ROUNTREE, General Manager; ANGUS G. GRANT, C. H. ELLINGSTON, JOHN M. WYMAN, Deputies; JOHN PHILLIPS, JR., Special Counsel.
 Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NAational 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. NAGLE, Secretary to the Trustees; ORMOND E. LOOMIS, Executive Assistant to the Chairman; JOHN W. CHILDRESS, Assistant to the Chairman.

OFFICERS

FRED W. CATLETT, Acting General Manager; DOUGLAS ORR, Special Counsel; EARL J. AUTEN, Acting Chief Accountant; and JOHN BYRNES, Treasurer.
 Information, Room 7500, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NAational 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. NAGLE, Secretary to the Board; ORMOND E. LOOMIS, Executive Assistant to Chairman; JOHN W. CHILDRRESS, Assistant to the Chairman.

OFFICERS

PRESTON DELANO, General Manager; CHARLES A. JONES, NUGENT FALLON, Deputy General Managers; HORACE RUSSELL, General Counsel; RODNEY D. LEE, Loan Review Adviser; DALTON G. DE WITT, Chief Appraiser; C. R. HAMMER, 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. RATHELL, 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

T. JEFFERSON COOLIDGE, 3d, Under Secretary of the Treasury; CHESTER C. DAVIS, Administrator, Agricultural Adjustment Administration; ROBERT F. KELLEY, Chief of the Division of Eastern European Affairs, Department of State; HAROLD H. NEFF, Assistant Chief Securities Division, Federal Trade Commission; GEORGE N. PEEK, Special Adviser to the President on Foreign Trade; STANLEY REED, General Counsel, Reconstruction Finance Corporation; DANIEL C. ROPER, Secretary of Commerce; LYNN P. TALLEY, Executive Assistant to the Directors, Reconstruction Finance Corporation.

OFFICERS

R. WALTON MOORE, Chairman; GEORGE N. PEEK, President; CHARLES E. STUART, Executive Vice President; LYNN P. TALLEY, Treasurer; WARREN LEE PIERSON, Secretary.
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; E. G. BENNETT, and J. F. T. O'CONNOR, Comptroller of the Currency.

EXECUTIVE ASSISTANTS AND OFFICERS

W. R. MILFORD, Executive Assistant to the Chairman; H. N. STRONCK, Executive Assistant to Director Bennett; M. R. DIGGS, 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

JAMES A. MOFFETT, Administrator; GEORGE BUCKLEY, Assistant Administrator; STEWART MC DONALD, Assistant Administrator; ALBERT L. DEANE, Deputy Administrator in Charge of Title 1; J. HOWARD ARDREY, Deputy Administrator in Charge of Titles 2 and 3; ROBERT M. CATHARINE, Special Assistant to the Administrator; THEODORE B. NICKSON, Comptroller; ROBERT M. SMITH, Director of Publicity; DR. ERNEST FISHER, Director of Research; MILES COLEMAN, Director of Technical Division; JAMES B. TAYLOR, Assistant Administrator for Economics and Statistics; WARD M. CANADAY, Director of Public Relations; DOWNING REINBRECHT, Director of Modernization Credits; JAMES D. DUSENBERRY, Director of Underwriting Construction and Real Estate; FRANK C. STRAAT, Assistant Comptroller and Office Manager; and ROGER J. WHITEFORD, General Counsel; and ABNER H. FERGUSON, Assistant General Counsel.
Information, Room 5334, New Post Office Building, Twelfth Street and Pennsylvania Avenue N. W., Washington, D. C., Telephone, NATIONAL 5061, Branch 300.

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, Directors (2 vacancies).

OFFICERS

STANLEY REED, 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.

Names and Office Addresses of the Managers of the Loan Agencies of the Reconstruction Finance Corporation and Special Representatives in Charge of Offices in Honolulu, T. H. and 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	Federal Reserve Bk. Bldg., 22 Pearl 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	4th Floor, Federal Reserve Bk. Bldg., Dallas, Texas.
DENVER, COLORADO	T. E. MC CLINTOCK	806 First National Bk. Bldg., Denver, Colorado.
DETROIT, MICHIGAN	CHAS. T. FISHER, JR.	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	Federal Reserve Br. Bk. Bldg., 26 Edwards Street, Helena, Montana.
HONOLULU, T. H.	HARRY F. HOSSACK, Special Rep. and Custodian	Territorial Bldg., Honolulu, Hawaii.
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.	JONATHAN F. KILBOURN	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	307 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.	Gonzalez Padin Bldg., 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	January, 1934 Deposits	July, 1934 Deposits	January, 1935 Deposits	CITY	January, 1934 Deposits	July, 1934 Deposits	January, 1935 Deposits
Aberdeen, S. D.	\$ 3,859	\$ 4,086	\$ 4,583	Galveston, Texas	\$ 26,690	\$ 27,481	\$ 28,619
Abilene, Texas	6,305	5,181	5,995	Glendale, Calif.		3,747	4,494
Akron, Ohio	27,113	32,382	37,071	Grand Forks, N. D.	3,841	4,828	6,093
Alameda, Calif.	270	299	346	Grand Island, Neb.	38,616	43,198	46,383
Albany, Ga.	2,654	2,707	3,395	Grand Rapids, Mich.	9,084	9,378	12,622
Albany, N. Y.	322,756	328,311	354,441	Great Falls, Mont.	10,069	11,785	12,670
Albert Lea, Minn.	2,219	2,705	2,693	Green Bay, Wis.		7,434	9,085
Alexandria, Va.		7,077	7,618	Greensboro, N. C.	3,183	2,874	3,805
Allentown, Pa.	27,844	28,676	29,286	Greenville, S. C.	7,431	8,238	9,125
Altoona, Pa.	9,388	9,852	10,074	Griffin, Ga.	893	1,105	1,393
Amarillo, Texas	11,182	13,517	13,384	Guthrie, Okla.	3,288	3,462	3,477
Ames, Iowa	1,697	2,194	2,458	Hagerstown, Md.	7,589	9,152	9,819
Ann Arbor, Mich.	14,177	14,551	15,147	Hamilton, Ohio	9,362	10,911	11,724
Anniston, Ala.	5,133	5,286	5,569	Hannibal, Mo.	4,145	4,684	4,695
Asheville, N. C.	1,833	1,980	1,909	Harrisburg, Pa.	31,251	33,031	35,886
Atchison, Kan.	2,661	3,203	3,265	Hartford, Conn.	240,419	261,649	273,982
*Atlanta, Ga.	110,110	121,058	134,393	Hattiesburg, Miss.	4,310	4,846	5,047
Atlantic City, N. J.	14,827	7,646	8,014	Hazleton, Pa.	27,936	27,574	27,574
Augusta, Ga.	10,164	10,621	11,349	*Helena, Mont.	12,500	12,096	15,329
Aurora, Ill.	3,959	5,540	6,264	Henderson, Ky.	2,374	2,540	7,209
Austin, Texas	16,544	17,394	22,531	Hibbing, Minn.	3,859	4,210	4,308
Bakersfield, Calif.	1,833		2,478	Hollywood, Calif.	726	774	927
*Baltimore, Md.	437,797	509,229	545,169	Holyoke, Mass.	50,909	51,565	51,354
Bangor, Me.	39,310	42,152	42,548	Hot Sp. N. Park, Ark.	2,405	3,260	3,278
Bartlesville, Okla.	7,908	7,934	8,624	*Houston, Texas	158,133	181,118	193,010
Battle Creek, Mich.			15,368	Huntington, W. Va.	10,098	12,219	12,627
Beaumont, Texas	16,130	18,214	18,366	Huntington Park, Calif.			
Bellingham, Wash.	6,985	7,065	7,716	*Hutchinson, Kan.	7,207	10,898	11,022
Beloit, Wis.	7,156	7,791	8,019	Independence, Mo.	3,321	3,393	2,923
Berkeley, Calif.			15,792	*Indianapolis, Ind.	134,001	160,935	180,173
Bethlehem, Pa.	14,889	16,131	7,760	Jackson, Mich.	5,951	7,655	8,557
Bethlehem, Pa.	14,889	16,131	15,792	Jackson, Miss.	11,665	15,468	18,444
Billings, Mont.	6,396	6,234	7,760	*Jacksonville, Fla.	60,989	68,767	74,733
Binghamton, N. Y.	40,315	42,042	42,369	Jamestown, N. Y.	24,298	23,089	24,188
*Birmingham, Ala.	58,517	61,894	66,802	Joplin, Mo.	5,846	6,275	6,880
Bloomington, Ill.	8,732	10,534	12,488	Kalamazoo, Mich.	9,122	11,611	13,374
Bogalusa, La.	1,795	1,295	1,673	*Kansas City, Kan.	20,826	23,352	26,721
*Boston, Mass.	1,604,733	1,723,902	1,727,998	*Kansas City, Mo.	240,044	308,726	340,522
Bowling Green, Ky.	2,685	2,647	3,735	Keyport, N. J.			2,844
Bridgeport, Conn.	114,327	117,401	118,649	Knoxville, Tenn.	18,010	22,206	28,449
Bristol, Tenn., Va.	4,128	4,339	5,034	*LaCrosse, Wis.	9,754	10,756	11,557
Brunswick, Ga.	2,301	2,495	2,775	La Fayette, Ind.	13,183	9,759	11,542
*Buffalo, N. Y.	475,321	491,768	500,907	Lancaster, Pa.	39,424	29,282	29,637
Butler, Pa.	12,349	13,231	13,679	Lansing, Mich.	6,457	10,987	12,229
Cambridge, Mass.	104,515	105,982	106,677	Larned, Kan.	1,226	1,414	1,746
Camden, N. J.	51,214	48,081	49,176	Lawrence, Kan.	4,458	4,973	4,889
Canton, Ohio	25,337	26,766	29,952	Leavenworth, Kan.	6,112	6,394	6,506
Cape Girardeau, Mo.	2,620	2,805	2,969	Lebanon, Pa.	11,248	11,810	12,029
Carthage, Mo.	2,152	2,367	2,873	Lewistown, Me.	31,432	32,170	31,885
Casper, Wyo.	5,185	5,627	6,044	Lexington, Ky.	18,550	22,062	23,500
Cedar Rapids, Iowa		28,162	30,505	Liberal, Kan.	1,065	1,146	1,267
Champaign, Ill.	5,339	6,143	7,300	*Lincoln, Neb.	24,710	33,424	40,531
Charles City, Iowa	2,251	2,408	2,487	Little Falls, Minn.	2,235	2,471	2,611
Charleston, S. C.	33,943	37,144	45,081	*Little Rock, Ark.	15,674	18,852	23,173
Charleston, W. Va.	36,711	44,024	44,038	Long Beach, Calif.	37,246	41,251	44,998
*Charlotte, N. C.	39,969	44,450	54,237	Lorain, Ohio	1,407	1,478	4,172
Chattanooga, Tenn.	38,984	42,333	47,439	*Los Angeles, Calif.	717,388	761,966	817,284
Chester, Pa.	18,283	19,699	20,349	*Louisville, Ky.	110,887	127,358	134,662
Chester, S. C.	1,700	1,631	2,004	Lowell, Mass.	70,936	70,818	69,910
Cheyenne, Wyo.	6,919	7,943	9,468	Lynchburg, Va.	16,838	17,731	19,017
*Chicago, Ill.	1,804,488	2,080,449	2,322,703	Lynn, Mass.	75,283	77,833	74,582
*Cincinnati, Ohio	244,085	271,808	286,674	Macon, Ga.	6,312	6,813	7,343
Claremont, Calif.			604,529	Madison, Wis.	16,519	20,043	21,746
*Cleveland, Ohio	498,830	553,819	8,614	Manchester, N. H.	68,285	68,920	68,322
Clinton, Iowa		8,282	8,614	Manhattan, Kan.	1,835	2,073	2,381
Colorado Springs, Colo.	15,002	15,725	16,664	Manitowoc, Wis.	7,376	8,105	8,619
Columbia, S. C.	3,050	3,718	5,491	Mankato, Minn.	6,800	7,704	7,784
Columbus, Ga.	10,645	10,713	11,703	Mansfield, Ohio	10,249	11,093	12,048
*Columbus, Ohio	87,836	110,200	127,516	Marion, Ind.	4,703	4,793	5,721
Council Bluffs, Iowa	6,173	6,280	9,057	Marion, Ohio	3,127	3,761	4,315
Cumberland, Md.	13,072	14,102	15,162	Martinsburg, W. Va.	8,429	5,658	5,777
*Dallas, Texas	160,462	193,109	195,519	*Memphis, Tenn.	80,272	90,981	99,762
Danville, Ill.	7,776	8,945	9,627	Meridian, Miss.	4,171	6,882	7,488
Dayton, Ohio	26,635	30,134	33,997	Mexico, Mo.	1,787	1,808	2,035
Decatur, Ala.	3,979	4,145	3,225	Miami, Fla.	21,006	28,708	33,582
Decatur, Ill.	12,107	13,896	15,147	Michigan City, Ind.	5,181	5,365	5,561
*Denver, Colo.	131,360	142,247	157,359	Milledgeville, Ga.	1,833	1,839	2,067
Derby, Conn.	12,145	12,345	12,344	*Milwaukee, Wis.	279,169	300,424	249,906
*Des Moines, Iowa	51,285	63,580	74,722	Minot, N. D.	4,010	3,815	4,009
*Detroit, Mich.	341,035	430,090	517,504	Mobile, Ala.	27,379	29,444	31,800
Dickinson, N. D.	1,988	2,096	2,282	Modesto, Calif.	3,790	3,689	4,287
Dodge City, Kan.	1,385	1,645	1,912	Montclair, N. J.	31,228	32,773	34,502
DuBois, Pa.	4,312	3,257	4,091	*Montgomery, Ala.	15,127	17,200	21,918
DuPont, Pa.	6,215	6,763	6,838	Mt. Carmel, Pa.			6,748
Duluth, Minn.	39,309	43,187	45,131	Muncie, Ind.	8,386	9,480	11,577
Dunkirk, N. Y.	7,069	8,383	8,344	Muskegon, Mich.	8,802	9,942	11,155
Durham, N. C.	17,202	19,115	19,918	*Muskegon, Okla.	10,560	10,107	9,433
Elberton, Ga.		674	937	Nashua, N. H.			16,223
Elkhart, Ind.	6,702	6,875	6,857	*Nashville, Tenn.	61,987	73,580	82,584
*El Paso, Texas	16,042	17,871	21,602	Nebraska City, Neb.	2,079	2,055	2,559
Elyria, Ohio	4,361	4,713	5,543	New Albany, Ind.	2,934	4,721	4,856
Emporia, Kan.	3,679	3,985	4,546	New Albany, Miss.	1,163	1,147	1,497
Enid, Okla.	6,137	6,966	6,647	Newark, N. J.	377,523	378,289	390,728
Erie, Pa.	26,542	29,263	33,426	Newark, Ohio	9,260	10,054	10,410
Eugene, Ore.	4,405	5,359	5,499	New Bedford, Mass.	70,852	73,548	72,289
Evansville, Ill.	13,010	15,001	40,376	New Brighton, Pa.	2,201	2,738	2,517
Evansville, Ind.		16,098	12,876	New Castle, Pa.	13,783	14,141	14,593
Fall River, Mass.	66,274	68,030	68,257	*New Haven, Conn.	134,142	141,200	142,101
Fargo, N. D.	10,980	13,920	4,108	New Kensington, Pa.	6,787	7,593	7,550
Fergus Falls, Minn.	3,904	3,867	4,108	New London, Conn.	42,836	43,963	43,974
Flint, Mich.	10,902	20,899	21,140	Newnan, Ga.	1,287	1,475	1,494
Fort Dodge, Iowa	2,848	2,808	3,281	*New Orleans, La.	142,329	159,535	182,968
Fort Wayne, Ind.	22,960	25,688	29,766	Newport News, Va.	9,010	9,950	9,672
*Fort Worth, Texas	64,705	72,186	72,762	New Rochelle, N. Y.	22,279	23,271	22,409
Franklin, Pa.	8,773	8,868	9,104				
Frederick, Md.	17,343	17,909	18,204				
Fremont, Neb.	2,864	3,661	3,785				

CLEARING HOUSES IN THE UNITED STATES—Continued

(In Thousands of Dollars)

CITY	January, 1934 Deposits	July, 1934 Deposits	January, 1935 Deposits	CITY	January, 1934 Deposits	July, 1934 Deposits	January, 1935 Deposits
*New York, N. Y.	\$ 11,896,377	\$ 13,381,958	\$ 14,581,695	Santa Rosa, Calif.	\$ 3,119	\$ 3,184	\$ 3,293
Niagara Falls, N. Y.	24,302	25,358	25,176	*Savannah, Ga.	71,784	78,661	77,330
Norfolk, Va.	47,767	51,547	55,510	Scranton, Pa.	94,828	103,020	105,032
Norristown, Pa.	17,483	18,233	18,224	*Seattle, Wash.	190,261	198,691	220,738
*Northern New Jersey City, N. Y.	-----	-----	-----	Sedalia, Mo.	2,043	2,151	2,538
*Oakland, Calif.	46,785	43,327	44,002	Shamokin, Pa.	11,476	12,165	12,917
*Ogden, Utah	15,174	15,717	19,738	Sheboygan, Wis.	16,008	16,725	17,704
Oll City, Pa.	9,945	10,903	14,423	*Sioux City, Iowa	19,719	25,944	26,392
*Oklahoma City, Okla.	73,874	75,461	77,950	Sioux Falls, S. D.	10,174	11,097	12,728
*Omaha, Neb.	83,497	106,687	111,431	South Bend, Ind.	13,803	14,575	16,192
Orange, N. J.	21,844	22,457	23,865	South St. Paul, Minn.	5,004	5,112	5,362
Oshkosh, Wis.	10,055	11,323	12,309	*Spokane, Wash.	29,740	39,012	45,025
Palestine, Texas	2,917	3,119	3,132	Springfield, Ill.	17,749	18,971	20,331
Parsons, Kan.	2,545	2,979	3,247	Springfield, Mass.	146,280	149,000	149,473
*Pasadena, Calif.	18,224	18,698	19,689	Springfield, Mo.	10,982	12,668	13,252
Passaic, N. J.	37,979	33,068	33,251	Springfield, Ohio	12,417	14,140	15,315
Paterson, N. J.	97,382	100,248	100,908	Stamford, Conn.	39,570	41,127	41,593
*Peoria, Ill.	34,238	38,159	41,917	Staubenville, Ohio	13,439	14,336	14,184
*Philadelphia, Pa.	1,519,904	1,697,085	1,753,838	Stockton, Calif.	12,716	13,350	14,693
Phillipsburg, N. J.	5,119	5,603	5,903	Superior, Wis.	5,329	6,830	6,998
Phoenix, Ariz.	19,975	24,210	32,879	Syracuse, N. Y.	168,870	174,122	175,008
Pine Bluff, Ark.	8,780	9,369	11,248	Tacoma, Wash.	15,598	17,347	18,697
Pittsburg, Kan.	3,033	3,329	3,613	Tampa, Fla.	24,788	26,046	26,384
*Pittsburgh, Pa.	804,231	905,242	960,430	Terre Haute, Ind.	21,131	22,140	24,001
Pittston, Pa.	15,566	16,214	16,077	Texarkana, Ark.-Tex.	9,881	11,202	11,728
Portland, Me.	69,341	71,635	71,637	*Toledo, Ohio	57,811	71,883	76,409
*Portland, Ore.	125,858	137,470	141,664	*Topeka, Kan.	27,394	32,804	37,603
Portsmouth, Va. (See Norfolk)	-----	-----	-----	Trenton, N. J.	95,814	106,838	106,987
Pottsville, Pa.	17,505	18,356	19,703	Tucson, Ariz.	12,282	13,071	5,706
Providence, R. I.	363,066	367,009	366,866	*Tulsa, Okla.	65,495	78,411	74,990
*Pueblo, Colo.	21,115	22,999	25,772	Utica, N. Y.	74,951	77,417	75,702
Quincy, Ill.	6,379	7,884	9,869	Valdosta, Ga.	2,075	2,122	1,890
Racine, Wis.	10,932	13,046	13,844	Vernon, Texas	3,061	2,502	2,661
Raleigh, N. C.	672	936	-----	Vicksburg, Miss.	8,668	8,394	9,274
Reading, Pa.	25,423	24,800	32,620	Vincennes, Ind.	2,534	3,032	3,480
Red Wing, Minn.	3,660	3,946	4,025	Virginia, Minn.	-----	4,539	4,661
*Richmond, Va.	116,973	133,010	135,449	*Waco, Texas	18,011	18,551	20,654
Riverside, Calif.	8,399	9,748	10,614	Warren, Pa.	14,594	14,295	14,551
Roanoke, Va.	26,062	27,916	29,297	*Washington, D. C.	226,510	236,209	256,846
Rochester, Minn.	6,008	6,062	6,557	Waterbury, Conn.	55,243	56,250	56,954
Rochester, N. Y.	326,070	331,630	337,302	Watertown, Wis.	2,832	3,679	3,811
Rockford, Ill.	9,823	11,528	13,182	Watsonville, Calif.	3,586	3,926	4,111
Rocky Mount, N. C.	4,638	3,980	6,488	Wheeling, W. Va.	36,728	39,149	37,880
Rome, Ga.	4,279	4,986	5,334	White Plains, N. Y.	27,437	29,037	30,255
Sacramento, Calif.	20,650	23,061	26,707	Whittier, Calif.	2,700	3,044	3,214
*St. Joseph, Mo.	31,030	34,084	33,030	*Wichita, Kan.	34,461	44,037	47,033
*St. Louis, Mo.	443,649	486,519	538,494	Wichita Falls, Texas	13,554	14,248	15,059
*St. Paul, Minn.	131,715	140,833	157,645	Wilkes-Barre, Pa.	55,325	59,186	60,981
Salisbury, N. C.	636	775	896	Williamsport, Pa.	9,097	10,522	11,574
*Salt Lake City, Utah	63,249	68,495	78,475	Wilmington, Calif.	-----	87,587	119,995
*San Antonio, Texas	48,365	54,662	67,086	Wilmington, N. C.	7,922	8,453	8,871
San Bernardino, Calif.	1,922	2,233	-----	Winchester, Va.	5,299	5,624	6,004
San Diego, Calif.	35,883	35,996	37,656	Winona, Minn.	12,823	13,951	14,769
*San Francisco, Calif.	1,785,322	1,932,007	2,053,054	Winter Haven, Fla.	1,964	2,161	2,223
San Jose, Calif.	9,593	9,538	10,874	Worcester, Mass.	185,094	187,079	188,810
San Pedro, Calif.	-----	-----	-----	Yakima, Wash.	8,601	9,558	10,687
Santa Barbara, Calif.	8,395	9,040	9,884	Yankton, S. D.	2,003	2,057	2,173
Santa Cruz, Calif.	5,288	5,517	5,843	York, Pa.	28,638	31,014	31,479
Santa Monica, Calif.	637	782	862				

* 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.

